CHAPTER – II
REVIEW OF LITERATURE

2.1. Introduction

An attempt is made to present the literature related to the topic of research. Review of literature related to the empowerment of women through Self Help Groups and the functions and achievements of SHGs and well-searched studies on the role of SWOT analysis have been discussed here. In this section, a brief review of SHGs activities and achievements and effectiveness of SWOT have been presented. Even though the various studies related to role, impact and importance of SHGs are proposed, study makes an attempt to find out the effectiveness of SWOT analysis on overall internal and external development of members in the Self Help Groups. The literature survey on the following dimensions are presented here and it has helped to shape the study.

2.2. Women Empowerment through Self Help Groups.
2.3. Marketing of Self Help Groups’ products.
2.4. SWOT analysis of Self Help Groups.

2.2. Women Empowerment through Self Help Groups:

Seibel, Hans Dieter (2001), in their write-up discussed, reaching 100 million of Indian, rural poor with savings and credit by 2008: This is NABARD’s goal, through its SHG banking program, leveraging the strength of the formal banking system and the flexibility of informal self-help groups in providing adequate financial services to the rural poor. Through NGOs, government agencies and banks, vast number of self-help groups have been established in recent years as self-reliant autonomous local financial intermediaries. 85% of the members are women; they have proved to be the better savers, borrowers and investors. Most of them are from the low castes and other disadvantaged groups. The SHGs mobilize their own savings, transform them into loans to members and plough their earnings from interest income back into equity. On that basis, SHGs and banks enter into commercial relations of mutual benefit, with low bank and client transaction costs
and negligible risks. In the absence of interest rate restrictions and with repayment rates >99%, SHG banking is highly profitable – a message that has convinced hesitant bank managers in increasing numbers. SHGs are now forming local networks with their own cooperative financial institutions. The program has turned into a social movement, with high expansion rates in recent years. Fuelled by competence and enthusiasm at all stakeholder levels, it expands rapidly throughout India, including marginal and tribal areas. It is probably the world’s largest and most successful microfinance program for the rural poor – outstanding in its emphasis on self-reliance and local autonomy of the very poor. Here are some outreach and performance figures (Dec. 2000): - 364,000 SHGs established as autonomous financial intermediaries; - 5.8 million SHG members - 30 million rural poor covered as household members - 194,500 SHGs credit-linked to banks - 380 banks and 8000 bank branches involved as bank partners - Non-performing bank loans to SHGs: 0% - 750 NGOs and many Government Orders involved as social mobilizers and facilitators: A TAG to disseminate SHG banking in Asia – reaching hundreds and millions: NABARD is now facing the combined challenges of how to disseminate the approach throughout India and the region; and how to continue financing the incremental costs of technical and financial assistance to the participating agencies. This calls for a coordinated donor effort: with the objective of strengthening and mainstreaming the program in India and disseminating it throughout the Asia region, IFAD, together with ADB and other donors, might play a key role: promoting financial services that benefit hundreds and millions of the rural poor in Asia. As a first step, a feasibility study is suggested in preparation of a TAG for assessing, packaging and mainstreaming SHG banking innovations and disseminating them throughout India and the Asia region.¹

Eric Maino (2002) said in his write-up that, “Women too realised, that they have energy and skills to improve their lifestyle,” points out Wamboi. “They fetch firewood and water, operate kitchen gardening, cook, wash, and perform other domestic chores that are equally laborious, but hardly earned from it.” When they first formed these self-help groups, women faced many obstacles, chief among them being objections from husbands. At first, married women could be stopped from attending meetings by husbands who accused them of infidelity. Some
dropped out of the associations following mounting pressure at home, but those who continued are now being admired. Ironically, those men who were against their wives joining these groups are enjoying the proceeds from these groups. In some households where men are drunkards, and can’t support the family, it is common to have women assuming the role of breadwinner. In some places such as Lugari district, the groups are so powerful that they can easily shape the opinion of society. In most cases, during election years, politicians use women groups to gain votes. Following outstanding successes, the phenomenon of women’s Self-Help Groups has compelled many women to form associations. It is the order of the day that they belong to a women’s group. Weekly contributions and visits are known as merry-go-rounds, as they revolve from one member to another. The bottom line of every group is to have each member live a better life, where she feels loved and cared for, hence pulling many from lives of solitaire anguish and despair. Upon learning the importance of social groups, the government has started to encourage women to register their groups with the Ministry of Home Affairs. In Lugari district, there are 3,050 registered groups so far, says district development officer John Kianda. Kianda further discloses that most of them are very active. He is optimistic that, with some external assistance, the groups can achieve a lot. Moreover, Kianda is extremely pleased that the groups have become a forum for discussion and the exchange of ideas, which has been lacking for so long. Registering a group he says, costs Ksh300 (US$3.90), and the certificate is renewed every year.²

Ajay Tanka (2002) notified in his article that, a key component of an impact exercise is the identification of the “impact chain” or “impact pathway” which, through the changes in behaviour and practices brought about by an intervention, results in modified outcomes for the agent being studied. The chain can expressed thus:

Inputs ➔ activities ➔ outputs ➔ effects or outcomes ➔ impact

The distinction between outcomes and impact is somewhat blurred, but the important issue here is that we need to look beyond project activities and outputs in order to assess impact.³
Joy Deshmukh - Ranadive (2004) stated in their article that the impact of SHGs can be seen in two dimensions. The first is in poverty alleviation and this impact cannot be captured at one point of time in a conclusive manner. There has to be a sustained upward trend in moving away from poverty for the families of SHG members and the process of poverty alleviation should be studied. The second dimension of the impact of SHGs is the empowerment of the poor and of women in particular. An increase in incomes, livelihoods or assets does not necessarily lead to empowerment in the true sense. Any intervention, such as participation in a SHG and access to micro credit, will shift five spaces in a person’s life namely economic, physical, socio-cultural, political and mental. Impact will lead to empowerment if the non-mental spaces are instrumental in increasing mental spaces in such a way that action and voice are generated to improve the quality of life. Social inclusion, information and people participation are significant catalysts that empower people through positive shifts in spaces.4

Frank Tesoriero, (2005), stated in his article, and reports on evaluation of women's Self Help Groups (SHGs) in an area in south India. Groups were evaluated, not in terms of their success as microcredit schemes, and from a financial perspective, but in relation to their contribution to gender development. Evidence emerged that women perceived changes in their identity towards working collectively to influence for change at the village and panchyat levels. They engaged in community and social action programmes, both at the local level and by joining with issues beyond the local. When considered within constrains of empowerment, capability poverty, citizenship, and participation in democratic processes, such as SHG outcomes, and the community development processes that accompany their work, can be seen to make a modest but significant contribution to broader transformations of oppressive structures.5

Handicap International (2006) said that not all people with disabilities or their families are poor or equally poor. Due to these different socioeconomic conditions, some people with disabilities have better chances on socio-economic inclusion than others. Differences in strengths and weaknesses should be taken into
account when designing self employment programmes and choosing funding mechanisms for self-employment. While people with disabilities who have prior education and experience may be ready to integrate into formal microfinance institutions, more vulnerable groups may need special loan conditions or grants to assist them in the start-up phase. The needs and capacities of each person and/or a delimited target group should be adequately assessed prior to deciding which is the best strategy to support their access to funding mechanisms.\textsuperscript{6}

Pradeep Baisakh, (2007) stated in his article that in the remote tribal village of Kandhamal District of Orissa, there are visible signs of empowerment of women due to the formation of SHG in the village. The confidence level of women, who are illiterate, has gone up substantially and the process has changed the man-woman equation. In economic terms, women are now able to help their counterparts during agricultural season. This has helped to reduce the role of traders in purchasing the products of the village and the relevance of money lenders in the village.\textsuperscript{7}

Ganapathi. R, Malar. S, Anbu (2008), stated in their article that the empowerment of women groups involves the creation of a political space for these groups by the state and hence liberation from manmade bondage through sustained struggle and resistance. The rural women are the marginalized groups of our society. Owing to the presence of socio economic constraints in the rural areas, women potential for development remains far from the full utilization and they being pushed back into the social hierarchical systems. Self Help Group (SHG) plays crucial role in rural and urban areas by manufacturing and selling the products. Marketing the products made by SHG’s is an important and difficult one as the products have to be sold through the rural marketing concept to the rural people themselves. Marketing these products in the urban areas is much more difficult. The SHG will have to emphasize on the quality and affordable price to enhance the sales. Therefore SHG will have to explore the ways and means of providing products and services that meet the needs of rural consumer and evolve appropriate communication strategy and market promotion. SHGs perform several functions of the firm which the firms themselves had to handle the traditional
approach. In addition the author stated some of the products which are conveniently produced and marketed by SHGs: Fiber based products, like carry bags, hand bags, decoration items etc, Palm leaf products like baskets leaf mats, Coconut shell products, Toys made of paper, fruits, terracotta etc, Sea shell crafts, Cut flower items, and bead ornaments. Food items, Honey and honey based products, Pickles, Sea foods, Wafers (Appalam), Flour items, Bakery items, Masala Powders, Fried Chips like banana, tapioca etc, Murukku, Awal, Jams, squash etc, Palm candies, Oils like coconut etc, Coconut shell charcoal, Plant Fibre brushes, Rose water, Temple articles, Jewellery, Greeting cards from plant materials, Vermi compost, coir pith compost, Thatched palm leaf, Detergents, soaps, Phenyl, and Readymade garments. Embroidery products, Pin lace products, Cloth items, Granite and marble based products, Sculptures, Boat building, Handlooms, Metal crafts like Jewellery, Wood based items, furniture, carvings, leather products, Pottery items, Flower and flower products like bouquets, Roof and flooring tiles, Herbal medicines, Clay and hollow bricks. Finally they felt that the disparity and gender bias can be minimized, if not totally eliminated with the success of SHGs in the third world countries. The success of the system of SHGs in China and Bangladesh has opened up opportunities in India as well and the main problem which the SHGs encounter is the reluctant acceptance of their products by the consumers. Hence, the present study focuses its attention on consumer preference for the products of these groups. The SHGs can sustain their market only if they understand the attitude and behaviour of their customers. There is a stiff competition from other players especially in urban areas. The present study, therefore, is conducted in Coimbatore, a second tier city in Tamil Nadu. This city, like any other city is a mix of rich and poor, and is influenced by the rapid growth of urban population. Many SHGs have been set up in and around the city, and conducting the present study was found suitable.8

Rangarajan S V(2008), stated in his article that the following problems were faced by the SHGs, limited financial strength hence limited borrowing capacity, lack professionalism because the members are less qualified, marketing of production posing major challenge for the SHGs and consumers reluctance to buy the products when the products produced by the MNCs are available in the
market and he gave the suggestions to SHGs that selecting right products, include qualified persons in the management, undergoing proper training in the business management and integrating all the SHGs.9

Biruda (2009) stated in his article that in the initial stages of formation of SHG, the real problem arises in regularising the savings. Six month regular savings opens the gate for fund linkage and in most of the cases it has been marked that after getting the linkage the members stop savings and the repayment of loan becomes a question. So in case of the communities having such cultural background, the planners must think about the minimum savings period before going for linkage. Another question rising up here is: do we ensure the following few things before assisting or attaching fund with the SHGs? effective functioning of office bearers; differentiating between consumers credit and production credit; setting viable norms for interest rates, repayment, schedules, gestation period, book keeping, writing off bad debts; ensuring repayment and continuity; and assisting the members in getting access to the formal credit institutions. In most of the cases the answer is no, as the literacy level of the members of SHGs are beyond the read, write and understand level. I can say more than 70 per cent SHGs formed by tribal women in Orissa are in the same situation.10

Padala S R (2011) stated in his article that Women represent 50 percent of world population and receive 10 per cent of the world income and own even less than one per cent of the world’s property. They suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. The major strategies of women Empowerment include social empowerment, economic empowerment, political empowerment and gender justice along with demographical justice (rural and urban). For rural women economic empowerment the concept of self Help Groups (SHGs) based on group approach to rural development is indeed a boon to the rural poor women who undertake viable economic activities on their own. The SHGs are voluntary associations of people formed to attain some common goals. The present study highlights to evaluate the nature of business and its performance carried out by women through SHGs in Andhra Pradesh. A sample of 400 DWCRA members was randomly selected out of
133 Self-Help Groups from Srikakulam, East Godavari, Chittor, Kurnool Warangal and Khammam Districts of Andhra Pradesh and a schedule was designed and administered among the respondents. Poverty is the compelling force for the women under study to join the group and to take up the income generating activity. The study revealed that the main reason for becoming a group member is to get eligibility for availing government schemes and for availing bank loan facility. The study also proved that though majority of the members are illiterates their savings performance, group loan, and bank loan repayment performance are satisfactory. By running a business activity the women members have been earning certain income thereby supplementing their family income. The role of wife in taking majority of the business decisions is much evident in the study. However the role of joint decisions of both husband and wife in business cannot be ruled out. The present study highlights experiences of the members of SHGs and the contribution of these groups in income generation and thereby enhancing women empowerment. It also highlights that it is only through SHGs rural women economic empowerment can be possible.11

Debnarayan Sarker (2011) made an empirical study in West Bengal, and his paper attempts to examine whether women’s involvement in the microcredit programme through SHGs makes any positive change on women’s empowerment. From the assessment of various criteria of empowerment (power, autonomy and self-reliance, entitlement, participation and awareness and capacity-building), the study suggests that if women participating in the microcredit programme through SHGs sustain for some longer period (eight years or more), such programme might contribute to higher level of women’s empowerment than women’s empowerment under all types of control group. This paper also finds that women’s earnings, savings and credits have positive and significant effect on nutritional status of the children of women members of SHGs and on the protein-intake of their household compared with that of control groups.12

Shiralashetti A.S. (2011), stated in his write up that, the economic growth and development of India depends on the overall growth of rural and urban area. The small entrepreneurs have been contributing lot to the growth of the nation by
providing employment to many unemployed youths. The economic position of small entrepreneurs has improved due to undertaking entrepreneurial activities. The present study focused on analyzing the financing of small entrepreneurs through SHG in India. The study is based on the secondary data collected from the website of the NABARD and books and journals. It concludes by highlighting the need of financing right amount at right time and creating awareness among the small entrepreneurs about the significance of entrepreneurial activities.

Shantha Kumari (2011) stated in her article that, the self help groups are voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members. The most important feature of SHGs is that most of these groups are being organized by women. These are helping women to become financially, self-reliant. The regular meetings of the groups provide a platform to discuss and act on a variety of social issues such as health, dowry, domestic violence, child marriage, etc. So the present study is going to analyses empowerment of women by analyzing the various factors viz., expenditure, saving, indebtedness and income variations.13

Jamie Morgan’s (2011) paper explores how poor rural households in India are increasingly accumulating debt through micro-finance initiatives channelled through local self-help groups (SHGs). The aim of micro-finance and SHGs is to provide a cheap source of capital for investment in self-sustaining economic practices - typified by the Velugu programme. However, the reality of micro-finance has been more complicated. It has created a class- and caste-related debt-dependency and vulnerability whilst channeling poor households, and women in particular, into subordinate areas of the economy, which ultimately serve to maintain fundamental inequalities in Indian society. The initiatives may, in addition, be viewed as aspects of broader processes of financialisation.14

Vikas Batra, Saumya Aneja (2012) stated in their article that in a developing country, Micro, Small and Medium Enterprises including handlooms and handicrafts play a major role in the development of the economy. The MSMEs
contribute towards value-addition, employment generation, expansion of entrepreneurial base, backward area development and wealth distribution and also for the diversification of the industrial sector. UNIDO and the Ministry of Micro, Small and Medium Enterprises (MSME) have adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as poverty alleviation in the country. This cluster approach targets for cost effective production strategy, saving in raw material procurement by following mass purchase policies, technology innovations, product diversification, exploration of new markets, establishments of common facility centre, etc.\(^{15}\)

Naveen Kumar (2012) stated in his article that, one of the most essential tools of poverty reduction would be the viable expansion of institutional credit facilities to large sections of the people who neither have adequate collateral nor credit history to secure a loan. In this backdrop, social collateral is popularized through the group lending programs to address the credit market problems. Microfinance through group lending is acting as a screening device; the joint liability mechanism creates incentives for internal monitoring. Hence, it has received a lot of attention from policy makers as well as academicians. It is playing an important role in delivering financial services to the “socially and economically excluded” poor, in general, and women, in particular. The group lending works with various dynamic incentives. One such kind is principle of progressive lending and it plays a vital role in sustaining the groups for the persistent delivery of microfinance services to its members. In progressive lending, a typical borrower receives very small amount at first, which increases with good repayment conduct or it links new, larger loans to past repayment. This article explores possible theoretical and empirical relationship between progressive lending and its determinants in group lending approach. The primary survey was conducted in 10 villages covering 106 self-help groups and 318 members in Karnataka, India. The empirical results show the progressive lending amount rising up to 698% of the initial loan of the self-help groups.\(^{16}\)

Rajamani B Julius Prasad M (2012) stated in their article that It is widely recognized that, apart from managing households and bearing children, rural
women bring income from productive activities ranging from traditional work in
the agricultural activities to working in factories or running small and petty
business. They have also proven that, they can be better entrepreneurs and
development managers in any kind of human development activities. Therefore, it
is important and utmost necessary to make rural women empowerment there by
help them in taking decision to enable them to be in the central part of any human
development processes. Women's Empowerment is a process, where by women are
able to organize themselves to increase their own self reliance, to assert their
independent right to make choices and to control resources, which will assist in
challenging and eliminating their own subordination. The goal of women
empowerment is to address issues relating to women's subordination and
inequality. Hence, it is a process, where women are able to change from a state of
powerlessness (I Cannot) to a state of collective self-confidence (We can). The
women empowerment through self help groups would lead to benefits not only to
the individual woman but also to the family and community as a whole through
collective action for development. Empowering women is not just for meeting their
economic needs but also for more holistic social development.17

Sanjay Kanti Das (2012), Self Help Groups (SHGs) have served the cause
of women empowerment, social solidarity and socio-economic betterment of the
poor for their consolidation. A good number of researchers including MFIs
claimed that this movement helped in alleviating poverty and empowering women
in particular. The methodology of research for preparation of this paper may be
categorized into two parts viz. methodology applied for descriptive analysis about
SHGs and methodology applied for its impact assessment in case of women
empowerment. The first one is the theoretical part whereas the second is of
practical part. The study is restricted to only three districts of Assam (better known
as Barak Valley). In this paper, an effort is made to analyse the meaning of the
term ‘empowerment’- its different concepts, issues and indicators. Further, efforts
are also taken to examine the influence of membership of SHGs and gender
inequality, to access the involvement of SHG member in decision making in the
family and to study membership of SHGs and improvement of women position in
the patriarchal family system in the study area and finally, to study the relation of SHG members and development of leadership qualities. It is observed from the study that impact on decision making pattern i.e. participation ranks first followed by power element i.e. economic empowerment. Building of awareness and capacity ranks the third while the Indicators of ‘Entitlement’ ranks fourth and so on. Therefore it is obvious that SHG have a positive impact on women members particularly in empowering them. Self Help Groups is undoubtedly considered as an empowerment model.18

2.3. Marketing of Self Help Groups’ Products:

Prakash R Motilal Nehru S (1998) stated in their article that, Kerala, the southernmost state of India has a wide variety of plantation and food crops. In order to develop the horticulture sector, the Kerala Horticulture Development Programme was set up in 1993. This programme aims at enhancing and sustaining the income of participating farmers through organic farming practices and appropriate marketing. The organisation of self help groups was successful, as these proved to be effective and boosted the confidence of the farmers who were able to fetch a fair price for their produce.19

National Resources Institute (2003) said that there are two issues related to marketing that are relevant for SHGs: The marketability of the product or service provided or produced by the group, and Market access. Both are complementary, and initiatives in India have attempted to address both by training SHGs in producing high quality produce for which there is a market, and by facilitating market access.20

Ashish Ashish, Karamchandani, Michael Kubzansky Paul, Frandano Karamchandani (2009), said in their exclusive summer - four business models focus on serving the poor as customers: A Pay-Per-Use approach in which consumers pay lower costs for each use of a group-owned facility, product, or service. This limits the impact on their cash flow while the sheer numbers of consumers makes the proposition sufficiently attractive for third party providers. A pared-down, No Frills service that meets the basic needs of the poor at ultra-low
prices and still generates positive cash flow and profits through high volume, high asset utilization, and service specialization. Paraskilling, which combines No Frills services with a reengineering of complex services and processes into a set of disaggregated simple standardized tasks that can be undertaken by workers without specialized qualification. Distribution networks that reach into remote markets via Shared Channels, piggybacking products and services through existing customer supply chains, thus enabling poor people to afford and gain access to socially beneficial goods such as solar lanterns or efficient kerosene burners. The remaining three business models devise ways of engaging low-income suppliers or producers: A system of Contract Production that directly involves small-scale farmers or producers in rural supply chains. The contractor organizes the supply chain from the top, provides critical inputs, specifications, training, and credit to its suppliers, and the supplier provides assured quantities of specialty produce at fair and guaranteed prices. A variety of Deep Procurement setups that bypass traditional middlemen and reach into the base of the economic pyramid, enabling direct purchases from large networks of low-income producers and farmers in rural markets and often providing training for quality and other specifications. Demand-Led Training that applies a formal-sector “temp agency” model to down-market opportunities, with enterprises paying a third-party to identify, train, and place employees for job openings at the edges of the formal and informal sectors. Emerging Markets, Emerging Models offer a range of recommendations for hastening the growth and success of market-based solutions. Although many of these models require time to reach scale, funders, investors, policy makers, and most importantly entrepreneurs can act now to smoothen the path. They can help enterprises overcome common barriers to scale and commercial viability, such as startup costs, distribution challenges, availability of capital and credit, and the need to organize solutions at a systems level. Accelerating progress may entail interventions for smaller enterprises ranging from providing flexible, patient capital, to offering technical assistance, to addressing regulatory constraints. To encourage larger enterprises to participate, interested parties can fund new approaches to aggregating suppliers and customers and provide incentives for existing companies to share networks and channels. Finally, some steps will help
spread the general approach, by cultivating the complementary field of impact investing, providing rigorous social impact metrics, developing shared assets that address barriers to scale, or simply asking tougher questions about what works and what doesn’t. The report provides strong evidence that engaging the poor as customers and suppliers presents an exciting and significant opportunity to establish new paradigms to bring genuine social change in economically sustainable ways.21

ICFAI University Press (2008) stated that with the vast majority of Indians still living in rural areas, consumer durable companies and FMCG companies are waking up to the huge potential in rural markets. Rural consumers have also become aware of the various goods and brands that are available in urban areas. The rising trend of Self-Help Groups (SHGs) has only added to the business activity in the rural region. Marketing companies thus see SHGs as major tools for marketing in rural areas. Since SHGs are well-entrenched in rural areas, they are equipped to take the additional role of marketing the consumer goods. Companies can also avoid unnecessary marketing and advertising expenses, if their products are sold through the SHG route. This article identifies and focuses on the possibility of adding the emerging SHGs as channel partners to promote consumer products in rural Tamil Nadu. It also offers suggestions to handle the SHGs in the channel system while promoting consumer products.22

The Hindu (2009) National News Paper reported the statement of Karnataka MLA K. Raghupati Bhat, that importance should be given to marketing the products manufactured by women’s self help groups (SHGs) and women entrepreneurs. He was presiding over the inaugural function of the four-day exhibition-cum-sale of products manufactured by beneficiaries of Udyogini scheme, members of Stree Shakti SHGs and women entrepreneurs organised by the Karnataka State Women Development Corporation and Department of Women and Child Welfare. Mr. Bhat said the Department of Women and Child Welfare should provide at least two vehicles in every district so that the products manufactured by the women’s SHGs and women entrepreneurs could be marketed. Every anganwadi should have a women’s SHG and if there are more women in an
anganwadi more than one SHG can be formed. The department should inform the
women’s SHGs about subsidised loans available to them. A ban on plastic carry
bags came into effect in Udupi from September 15. This would provide an
opportunity to the women’s SHGs to manufacture carry bags made of paper, cloth
or other eco-friendly material. The Department of Women and Child Welfare
should provide training to the women’s SHGs in manufacturing these eco-friendly
carry bags, Mr. Bhat said. Inaugurating the exhibition, president of Udupi Zilla
Panchayat K. Shankar Poojary said the SHGs had improved the economic status of
the women and made them independent.23

Yuvarani R. (2009) stated in her article regarding the Scope &
opportunities of SHGs products that the basic scope of this novel initiative will be
the mutual benefits of the rural entrepreneurs and industries. The entrepreneurs –
primary beneficiaries, SHGs – bridge with the community, participating
companies/industries and rural consumers have befit through a robust
commercial relationship. These models of marketing linkages demonstrate a large
corporation which can play a major role in reorganizing markets and increasing the
efficiency of a rural product generation system. Because of this sustainable market
linkages, rural producers can participate in the benefits of globalization and will
also develop their capacity to maintain global quality standard. Nonetheless, it
creates new stakeholders for the industry sector. And subsequently, they become
part of the firms' core businesses. The involvement of the private /industry sector at
the rural product and market development can also provide opportunities for the
development of new services and values to the customers, which will find
application in the developed markets. It will be worth mentioning that building a
sustainable market linkage through industry's intervention will also empower the
rural mass (producers, farmers & entrepreneurs) to cope with socio-economic
problems in the rural society and will ensure economic self –reliance. The
challenges are that only consistent performance alone can convince the sceptics.
Therefore, the industries must play a catalytic role to cope with this challenge and
should also train the entrepreneurs to develop their managerial and IT skills. On
the other hand, the products of the existing and popular brand also stand as threat
to the rural products. These global giants (brand) may try to suppress the rural
products in the markets with its communication hype. Therefore, developing alternative and additional market linkages for these products is an absolute necessity. Moreover, the low volumes of rural products, high operating costs, high attrition, and absence of local know how and relationships may also create problem in the process. Henceforth, it is essential to make a way out to cope with these odds.  

The Hindu’ (2009) National News Paper wrote that Kodachadri Vaibhav, was a week-long exhibition-cum-sale of products prepared by self-help groups, Cooperator B.S. Vishwanath who was the chief guest, said that there should not be political and government’s interference in the activities of the self-help groups. While expressing satisfaction over the improvement in the quality of products manufactured by self-help groups resulting in demand for them, he said that a major problem confronting them was the lack of proper marketing arrangement to encourage the sale of their products. He suggested that training in marketing appeared to have become inevitable for members of self-help groups to overcome the problem in selling their products in the open market facing competition from private companies. He said that these cooperative societies at the grassroots could achieve progress only if they were assured of an effective and honest leadership. He said that self-help groups from other districts, too had displayed and exhibited their products at the exhibition, and received encouraging response.  

Pravash R. Mohapatra (2010) Orissa Rural Development and Marketing Society is facilitating the marketing of rural products with the following intervention areas in Orissa Market Research and its activities are selection/Trade identification, Assessing Feasibility of Key activities, Technology Up-gradation, Skill Development, Standardization and Quality Assurance, Design Diversification and Product, Scientific and Attractive Packaging Development, Participation and Organization of Product Promotion Exhibition and Facilitate Sales through different channels.  

The Hindu (2010) National News Paper says that in Coimbatore district Women Self Help Groups are engaged in manufacture and sales of several products, from pickles and food items to textiles and jewellery. Not many products
get adequate market exposure. M. Padmapriya of Aathira, a company here, plans to set up “rural bazaar” (an outlet) at Pollachi to market the products made by women SHGs in Pollachi. She has approached the National Bank for Agriculture and Rural Development (NABARD) for assistance. Ms. Padmapriya told The Hindu that the project cost was about ` 75,000. She proposed to set up a retail outlet to display all the products made by these groups under the Aathira brand. “This will be a common outlet and customers can purchase any product made by SHGs from it,” she said. About 50 SHGs could benefit from this project. The NABARD would provide rent for 15 months for the outlet and also funds to purchase furniture. Job opportunities: Aathira was providing job opportunities to 18 SHG members in Pollachi for the last nine months and had recently extended its activities to five groups here. The members were trained in marketing and craft work for 15 days, according to their skills and areas of interest. Aathira focused on jute and terra cotta products and was able to register about ` 1 lakh sales a month now. Sales were mainly through institutions and exhibitions. With several marketing opportunities, Ms. Padmapriya said the proposed project would give a boost to the products made by SHGs.27

Njarui D M G, Gatheru M, Wambua J M, Nguluu S N, Mwangi D M, Keya G A (2010) stated in their article that, their study provided baseline information on the dairy-cattle-value chain at processing and marketing level. Three categories of processing and marketing channels for milk were identified. Individually owned milk shops or bars are the majority followed by farmers self-help groups milk shops or bars and dairy co-operatives. The capacity of the dairies was relatively low. On average each of the self-help groups’ dairy and individually owned milk bars or shops handled 105 litres of milk daily while each of the two largest co-operatives received an average of 1700 litres daily. Dairies are only limited to processing a few products line which have a short shelf-life and these are primarily fermented milk and boiled milk. The largest market outlets are individuals and accounted for over 80% of milk marketed. Lack of equipments and inadequate human skills were the major bottleneck to milk processing while competition from other dairies and poor road infrastructure were the major threats to marketing of dairy products. They recommended that for the dairies to remain
competitive, they need to diversify their products through value addition by using simple and cost-effective methods of processing milk. Consideration should be given to processing of storable products such as ghee and cheese as these are processed and successfully marketed by dairies in other areas of Kenya. The dairies need to establish strategically positioned milk collection centers with cold storage facilities to increase the quantity of milk they handle.²⁸

Rajendran .K and R. P. Raya (2011), stated in their article that availability of raw material plays a major role in any economic activity and it ensures the smooth production and meeting market needs. Due to lack of knowledge and experience of the sources of raw material availability and also insufficient market orientation, the SHG micro enterprises face hardships in arranging raw materials for smooth production and also sale of finished products to generate regular cash flows for running the business smoothly. The study indicated that most of the respondents (55.3 per cent) expressed that non availability of raw material was an important problem and it remained as a third major problem in Vellore district. The lack of training orientation in production as well as marketing function affects the quality of the products produced and sales turnover. Lack of training is a problem for 254 respondents (56.44 %). It was also revealed that for 65.5 per cent respondents marketing their produce was the second major problems in microfinance.²⁹

Navhind Times (2011): There is good news for women’s self help groups. The government has proposed a marketing hub (handicrafts mall) - the first in the state of Goa. While laying the foundation stone for the proposed project, the government observed that women today are excelling in every field of human endeavour, and that this ambitious project, once completed, will benefit nearly 70 self-help groups from Margao, besides other artisans. Proposed to be built next to the Ravindra Bhavan, the hub is expected to be completed by August 2012. There are plans to set up one such handicraft mall in north Goa also. The Kalashree Mahila Mandal (KMM) of Margao is one such organisation that helps women become independent. Established two years ago it has trained around 2000 to 2500 women under its aegis. ‘The proposed project is like a ray of hope to all the Self
Help Groups. Earlier the women would have to market their products at exhibitions and government fairs. We used to even send them to Bangalore and Pune to market their products. A hub here means that the women need no longer travel to far off places. We also plan to get tourists to this centre,” says Ms Asha Kamat, president of Kalashree Mahila Mandal, which has 35 to 40 groups functioning in Margao. “Before joining this organisation, I had sought a job in the fashion industry as I had worked as a fashion designer in Mumbai. But when I came to Goa I found that the market here was not so responsive; resorts quoted ‘5 lakhs as rental charges, which I could not afford. This left me discouraged. But, through the KMM I found an outlet where my talent was appreciated. Now I work as a trainer,” says Ms Mangala Shirwant, with a contented smile. Like Mangala, Samira Shaikh, who is also a member of a self help group says, “This is a wonderful initiative. We utilise our time creating items, while at the same time exploring our creativity. This organisation has allowed us to earn and be independent while supplementing the family income. For example, we now know to stitch our own clothes and make candles, which give us money. Apart from that, at these classes, women who do not know how to write are taught to do so.” Candle making, preparation of papads, incense sticks, jute bags, sea shell art, coconut shell craft, paintings, are some of the other things taught at these classes. Then there are women like Shital Naik who before becoming a member of the KMM never got a platform to showcase her talent. A talented choreographer, Shital found the perfect outlet for her skills via the KMM. She trained a group of women at the KMM for the Shigmo and the KMM, for the first time, the KMM participated in the Shigmo. Now dancing is also taught here. “It has only been three years since this organization has been started, but it has made so much progress. We are thankful to Asha Kamat for giving us this platform to express our talent,” says Shital Naik. Replying to the question about the main aim behind starting KMM, Ms Asha Kamat says: “Actually, I had never thought about this, it just happened! Earlier, I used to be engaged with my children and housework only. Later on, when my son went abroad for studies and my daughter got married, the idea of doing something for the women came to me. Today KMM has 35 to 40 Self Help Groups functioning in Margao.” This unit has provided sewing machines for middle class women; they
are also planning to start a mid-day meal scheme, but are waiting for clearance from the FDA. “Our women make a profit of `15,000 to `20,000 through horticulture stalls. We are also planning some new ways to encourage these women,” says Ms Kamat on a signing note.30

The Times of India (2012), National News Paper says that, products made by women self-help groups will soon have a brand identity. The groups have decided to register trademarks for their home-made products with the help from the urban community department of the Pune Municipal Corporation. Deputy Municipal Commissioner Dnyaneshwar Molak, who is heading the urban community department, said, "The process of registering trademarks has been started by the civic body. The required documents will be collected and sent to the food and drug department. We will seek a green signal for going ahead with the registration process for food products manufactured by SHGs. We will approach the Controller General of Patents Designs and Trademarks which allots the trademarks.31

‘The Hindu’ (2012), National News Paper says that the SHG members have started taking their products to the doorstep of youngsters to create new and sustainable market for their products. They displayed their products at the first college bazaar, an exhibition of SHG products, held at N.P.R. College campus at Natham. Handicraft items, hand bags, perfumes, medicinal plant powders, readymade dress, footwear, woodcraft items, brass items, decorative materials were on display in 15 stalls on the college campus. Two students of the college have also been assisting SHG members in marketing their products. They adopted new marketing strategies to attract young men and women to buy SHG products. Inaugurating the bazaar, District Revenue Officer P.R.K. Ramesh said that various products made by self help groups in the district were exhibited on the college campus to popularise SHG products among youngsters, rope in new customers and improve their sale.32

Business Standard (2012), National News Paper says that, to give a boost to products manufactured by women’s Self Help Group (SHGs) in Tamil Nadu, the State government plans to give them a unique brand identity with a logo and
monogram. It also plans to develop the concept of “one village-one product”, as well as new clusters. Tamil Nadu was one of the pioneering states to have set up a Corporation for Development of Women in 1983, with the objective of overall empowerment of women. The key strategy that the state adopted was social mobilisation of women by encouraging them to form SHGs and by promoting savings and thrift. The SHG movement in Tamil Nadu started with the International Fund for Agricultural Development-assisted Women’s Development Project in 1991-92. Over the past 20 years, the SHG movement has spread through the entire length and breadth of the state. At present, around 8.57 million women have been mobilised into some 556,000 lakh SHGs, under a scheme named Mahalir Thittam. The SHGs have so far availed a credit of ₹15,633.83 crore from various banks and have a total savings of more than ₹3,374.60 crore, according to the state’s department of rural development. The scheme is sponsored by a state government fund and involves formation of new SHGs, capacity building of SHG members and representatives, skill training, enterprise development training, credit assistance to SHGs, setting up a revolving fund, credit linkages through banks, and marketing of SHG products through exhibitions and branding. Hon’ble K P Munusamy, Tamil Nadu’s Minister for Municipal Administration and Rural Development, has said that marketing of SHG products is a big challenge, as customers are becoming brand-conscious. A policy note drawn up by the department states that product quality is linked to the brand name and attractive packaging. Efforts will be made by the government to standardise the products of SHGs and get the required certification from government-approved agencies.33

A brand name with a logo and monogram will be launched this year to provide products with a unique identity to help them compete in the open market, according to the minister. In 2012-13, Standard Operating Procedures (SOP) will be developed for standardising production processes of five commonly produced SHG products in the state that have good market potential. Women-led SHGs produce a wide range of products such as handicrafts, food products, handlooms and textiles, herbal products and artificial jewellery. SHGs engaged in the same types of activities in a particular village will be networked with each other and provided with backward and forward linkages to enable them to realise economies
of scale, expand their markets and tap the potential for exports. Clusters of similar groups within the village and across villages will be identified and promoted under the “one village-one product” concept to provide sustainable employment opportunities to non-agricultural labourers and artisans. In 2012-13, based on the one village-one product concept, five clusters will be promoted in each district. A total of 150 clusters will be developed in the state, according to the department. Currently, district-level supply and marketing societies alone are engaged in the marketing of SHG products. State-level supply and marketing societies have not been established so far. The state government now plans to establish a state-level supply and marketing society in 2012-13 and link it with district-level supply and marketing societies for effective promotion of SHG products at the state, national and international level.34

Punjab News Line (2012), stated that, the main objective of State Government was to give boost to the rural crafts, which symbolized our cultural heritage and added that 7100 Self Help Groups (SHG) have been constituted under different schemes by providing loan facilities to them, so that they could earn their livelihood. He further said that the fair would provide golden opportunity to the SHG members to share their knowledge with their counterparts from other States and enhance their marketing skills. "People should extend patronage to the products of SHGs. Their support would motivate the SHGs and help in improving the rural economy, he said." Badal called upon the SHGs to come forward and participate in the exhibitions to sell their products. He asserted that as many as 200 artisans from 25 states across the country are taking part in the fair. He called upon all the officers to work zealously and dedication for the benefit of the State particularly for these people. He said that SARAS offered a platform to the rural people to make them economically sound which was the only way to make Punjab a prosperous state.35

‘The Indian Express’ (2012), National News Paper says that, to enable Self Help Groups to sell their products better, three malls that will serve as marketing hubs, have been lined up in rural areas of Pune district, which have over 90 lakh SHGs. These malls, with dormitories, basic amenities and even play areas, will
help members of SHGs to directly sell their products throughout the year and they would not have to travel to cities to find buyers. Besides, SHGs mostly push their products at exhibitions. At the rural malls, they would have an address where buyers can approach them directly. The malls would have dormitories, too. The state cabinet recently approved the proposal to set up rural malls to make these products more marketable. Such trading centers will be able to avail 100 per cent aid from the state and central governments. In Pune, there would be three village malls and land will be allocated for them. The district is yet to allot land for this initiative that will benefit self-help groups. Deputy Secretary of Rural Development Department, Avinash Subedar, said each district will have three malls. “These will be well-equipped with all basic amenities, including dormitories for traders. There would be good lawns and play areas to complete the mall look,” said Subedar. The Centre will fund 75 per cent of the cost of the centers to be built under the Swarnajayanti Gram Swarojgar Yojana while 25 per cent will be borne by the state government. “These centers will be equipped with all basic amenities, including dormitories for traders and there will be good lawns and play areas to complete the mall look,” said Subedar.36

Adalarasu Balraj (2012), stated in his book, Self Help Group(SHG) In India that Self-help groups’ activities are implemented by the Government so as to eradicate the poverty in the rural area, because more number of people live in that area and they lack in education, food, shelters and better economic condition. Women actively participate in SHG for their attainment of the empowerment. SHG members are the creators and they develop large number of products, some of which compete with branded/market-established products in terms of quality. However, there is a lack in advertising these products, which can be considered as an essential part for effective marketing. This study will focus on the functioning pattern of the Women Self Help Group's in Tamilnadu, India and their marketing practices. This study will also highlight certain target areas to which they have to concentrate in order to develop their activities.37

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2.4. SWOT analysis of Self Help Groups.

Margaret G. Thomas, David R. Schumann (1993) stated in their article that, starting any new enterprise can be risky both from a financial and a personal viewpoint. Before investing money, time, and energy into a potential new venture in special forest products, the new entrepreneur should complete a personal evaluation, a market evaluation, and a project feasibility evaluation. The personal evaluation should take a potential entrepreneur through his or her reasons and primary goals for considering the special forest products industry. The market and project feasibility evaluations are very critical as well. These steps are made more difficult by the fact that the formal markets for special forest products are more limited than for more traditional forest products. This means that market information is more difficult to obtain. Nonetheless, questions about the market to be answered include who will buy the product, what exactly will be sold, and when the harvest and sale would occur. For the market evaluation, potential entrepreneurs need to identify their potential market, or buyers, through a number of approaches. For the purpose of financial evaluation, a budget needs to be carefully developed, hopefully with the assistance of a forest specialist and a business planning specialist. At a minimum, the budget should itemize fixed and variable costs (including interest) and expected gross and net revenues. A careful inventory of resources already owned and time requirements (how much is available and when) are to be studied. The project feasibility evaluation addresses the technical and the financial feasibility concerns of the potential enterprise. Technical concerns include where and how the products will be found, harvested, packaged, and distributed.38

Jayaraman R (2005) discussed in his research work about the various Strength, Opportunities and Weakness and Threats of fisherwomen Self Help Groups in Tamil Nadu (Thoothukkudi) have given below:

Earning status of the respondents: Out of the 725 fisherwomen covered under the study, majority of them had a low earner dependency ratio indicating their poor economic status and limited earning capacity through fishing and allied activities. Among the 725 respondents, 339 families had only one earner (46.8 %),
262 families (36.1 %) had two earners, 74 families (10.2 %) had three earners, 27 families (3.7 %) had four earners and only 3 families (0.4 %) had five earners. Income of the respondents: By way of utilizing the microcredit programme, fisherwomen’s annual income considerably increased through their economic activities and 50 % of the credit was utilized for investing in husband occupation for purchase of net, invested in catamaran or boat etc. The annual income earned by the fisherwomen households was classified into four categories, viz., below `9,600, `9,600 – 24,000, `24,000-48,000 and above `48,000. It was found that majority of the fisherwomen households lived in abject poverty with about 66 % of them lying under the Below Poverty Line (BPL). About 25 % of the respondents belonged to the lower middle class and about 7 % of them were in the upper middle class. Thus, the fisher folk had low, varying levels of annual income. Among the 725 fisherwomen, 21 were destitute and among them 4 members were regular earners and the remaining 17 members had irregular income and hence were excluded for this purpose. Savings of the SHGs: The core strategy of SHG bank linkage lies on building financial capabilities and self-confidence among the rural poor, through internal savings and lending from the owned funds of SHGs. Savings is the first activity taken by the SHG. The SHG members are expected to make voluntary thrift on a regular basis. They are using this saved resource to make small interest bearing loans to their members. The savings pattern differs from one group to another and from one district to another. In some SHGs, they collect savings in the weekly meetings and in some others, monthly collection is being made. Out of 41 SHGs covered in this study, about 68 % of the SHGs made weekly savings and 32 % of the SHGs made monthly savings. Monthly savings of the SHGs: In this study, the monthly savings of the sample SHGs ranged between a minimum of `20 and a maximum of `120. Over a third of the SHGs saved `31 – 60 per month and about 32 % of them saved `91-120 per month. About a quarter saved `61-90 every month. The amount of savings collected from the members is rotated as loan internally among themselves. It is necessary that the SHG members are motivated to increase their monthly savings for their socio-economic betterment and also for the sustainability of their SHGs through the microcredit programme. Savings and individual savings: Information on the amount of savings
by the sample SHGs from the time of inception till the date of survey was also collected. The overall savings of the SHGs was `2,80,284 in Thoothukudi district and `13,43,032 in Tirunelveli district. Similarly, individual savings ranged from `3,046 to `7,288 in Thoothukudi district.

Opportunities for the success of Fisherwomen SHGs in Tamil Nadu: Our study covered 41 fisherwomen SHGs in the two coastal districts of Thoothukudi and Tirunelveli. In both the districts, fisherwomen SHG members are engaged in various economic activities. In our study we found the following as reasons for the success of fisherwomen SHGs in the coastal villages: close interaction among the members. Unity and collective efforts in their aims (or) goals. Self confidence, financial independence, personality development, greater awareness about useful skills and various government programmes, changed attitude for better living, emphasizing psychological empowerment and awareness generation, information sharing and motivation, ability to solve community problems, arresting alcoholism in their localities, greater participation in family decision making, improved family income. Better access to education, access to financial support to strengthen their husband’s occupation (especially in fishing). Eradicating the ‘usurious’ transaction in their villages, financial independence of the destitute by utilizing the small saving credit loan, increase in their leadership skills, greater participation in the PRI activities, increase in their purchasing power. (as reflected by increased expenditure on food, clothing, furniture, jewels, improvement of housing facilities, etc.) Awareness about family health, nutrition, etc.: awareness about family planning, family size, contraception and sterilization, etc. awareness about legal marriage age, remarriage, child marriage, dowry, etc. Participation in outdoor activities, social and national functions, etc. Weakness and Threats: The SHGs have constraints too. The constraints reported by the respondents are discussed below: Default in loan repayment: Some of the SHGs in the coastal villages faced the problem of default in loan repayment. Loan repayment problem occurred due to unemployment in marine fishing and due to their low level of income their basic amenities were not fully fulfilled. So, fisherwomen savings also got affected which in turn constrained repayment.
Marketing problem: Fisherwomen SHGs faced the problem of marketing their products. Lack of marketing strategies, no liaison with other SHGs in interior urban markets, lack of imagination and co-ordination had constrained their marketing efforts. Unless it is sorted out, fisherwomen would not be able to enlarge their economic activities which do not augur well in the long run as it would adversely affect the very sustainability of the SHGs. The Tamil Nadu government, for example, had started an e-bazaar (web based marketing of SHG products and services) but its reach and coverage of far, remote coastal villages is limited. All District Rural Development Agencies (DRDAs) have either built or provided place for display and marketing of SHG products in district headquarters. Canara Bank has established such a facility at its Sankarankoil branch. Similar efforts on a wider basis and coverage are required. Also, the SHGs need to be trained in aggressive and appropriate marketing strategies and assistance required in this regard need to be provided to them. Availability of raw materials: The members reported that raw materials required to produce various commodities are not available in the local market and so some of the members are unwilling to participate in the production activities. With higher cost of production and minimum level of profit in the beginning stage, SHGs produced only minimum quantity of the products, for which, transport cost, labour charges (wages) and other Miscellaneous costs are high and so profit earned is very low. Hence, the SHG members are not interested in producing commodities for additional income generation. Unskilled labour Force: SHGs members are an unskilled labour force with poor education and fear for social customs which remain a stumbling block in their socio – economic empowerment. Hence, their techno-economic skill up-gradation is important.39

Vimala, D.D., Ravisankar, T., Kumaran, M., Rengarajan, S. and Krishnan, M. (2010) reported in their article that the economic empowerment was obtained by Self Help Group members through fish marketing; various constraints faced by the members are discussed below:

The Thenkumari Self Help Group was organized in 2003 with 15 members. They were assisted by the Magalir Membattuthittam (Women’s Development Programme) of Government of Tamil Nadu and CII (Confederation of Indian Industry). This group received `.10,000/- from one of the projects and availed
loans of ₹7,000 from the Indian bank, Chennai, to be used as capital for fish marketing. Their day started by 4 a.m. in the morning. The Kasimedu Village landing and auction centre is located in north Chennai and is easily accessible by regular public transport. This group is engaged in fish marketing for 4 to 14 hours a day and 5 to 7 days a week. In addition, the women procure fish from auction and indulge in group purchase at Chindadiripet market. The mode of payment to the auctioneers is by cash and at Chindadiripet market on loan basis and sometimes by cash. Labourers are engaged for cleaning and dressing the fish and storing it in insulated ice boxes. Then the insulated ice boxes are transported mainly by auto rickshaw to the city. Usually, the women try to sell the fish while it is still fresh. Only the leftovers are dried. The species purchased from the Kasimedu market include Seer fish (Scomberomorus guttatus), Parai (Carangoides chrydophrys) White pomfret (Parastromateusargenteus), Black pomfret (Parastromateus niger), Indian whiting and Anchovy (Stolehorus waitei). The quantity purchased per day varied widely across the day due to various factors.

Technical strength : Thenkumari group undertook a pilot project to supply fresh seafood to a corporate customer (Taj Coramandal) at Chennai on contract basis. Taj made it clear to the Thenkumari group that it was looking at the supply arrangement as a business venture and not as a charity programme. Taj emphasized the need for high quality products and time delivery. The fisherwomen in Thenkumari were then trained on issues such as quality, hygiene, delivery and cost management. The fish supplied by Thenkumari always passed stringent, quality parameters at Taj. The fresh and packed produce were frequently inspected for microbial content. They started supplying 50kg/day initially for three days in a week and now the quantity supplied by them has increased to 1,200kg/month. Taj management gave the best vendor award for the year 2008 to the Thenkumari Magalir Self Help Group. Other key customers of this group are Taj Connemara, Fishermen’s Cove and MGM. This project has been a win-win situation for both hotel and self help groups. The hotel gets quality products directly from the self help groups which benefit from sustained business. Initially cash payments were made. Now all the payments are made by a cheque and each woman is proud signatory to her own bank account. This business, which started out as corporate
social responsibility initiative between a five star hotel and self help groups is going on successfully.

Financial strength : The Indian Bank offered short term loan of `.70,000 for a period of 10 months at 8.75% interest, followed by `.150,000 at 11% for a period of 20 months in 2006 and `.300,000 at 13.25% for a period of 20 months in 2007. The members have shared equally the amount of loan (`.300,000/-) drawn from the bank. The repayment records of the members in general were observed to be exemplary. Lending institutions such as Indian Bank have confirmed that the repayment record of the self help groups has been almost one hundred percent and Thenkumari self help group was awarded a commendation by NABARD for timely repayments. Concurrent loans from the same branch were encouraged and they increased from `.70,000 to `.300,000. Jayaraman (2000 and 2002) found the fisherwomen self help groups performing well in availing microcredit, utilizing it and repaying it in time.

Constraints faced by the self help group:
Gender dimensions: Members were highly undervalued by their own community people and often eyed with suspicion since they start their day by 4 A.M in the morning and continued to work 4 to 14 hours per day. Even in the market place, men treat the women as second class citizens. The impact of market on the fisherwomen community, the injustices faced by them in the markets and various forms of denial of rights were noticed.

Infrastructure facilities: High on the women’s priority list was the need for mini trucks than the private autos for transporting fish to required places. Private transport hiring rates are high and sometimes drivers reject transporting fish baskets unless the fish is well packed and free of odour. In such cases, the self help group fish traders find it difficult to reach markets in time due to stiff competition. Presently they use thermo cool boxes costing `.240/- to transport the fishes from Kasimedu to the star hotel. The capacity of the thermo cool box is 5 Kg (fish & ice together). Self help group members reported that the boxes are susceptible to breakage and the fishes get easily damaged and contaminated and the fishes might
be rejected by the buyers. In order to avoid the loss due to non availability of insulated boxes, it is very important to determine the additional infrastructure required for self help groups to develop common services such as transport and infrastructure. It was therefore concluded that without subsidies, a mini truck would give self help group no economic advantages.40

Keshava1, Mehta A K, Gill H. K (2010), stated in their article that the members of Self Help Groups must start some economic activities for additional income to sustain the financial strength of the group. A Study was carried out to analyze the process of management of income generating activities in groups. Data were collected both at group and at members’ level through analysis of groups’ records, through purposely-developed interview schedules and focused group discussion. The study revealed that about 37 per cent members had either started new economic activities or expanded on going economic affairs after joining the groups. Average monthly income obtained from new activities was `2600, while that from expansion of ongoing activities was `2857. About 59% respondents started economic activities related to agriculture and allied sector. Around 53% of group members, who started new activity, did this in group, fulfilling all the requirements of economic activity i.e. from arrangements of raw materials to marketing of final product. About 82 % respondents, who faced financial problems in running the activity, relied on group savings for taking loans. Scientists of Punjab Agricultural University/Krishi Vigyan Kendra solved their technical problems. The group members used variety of methods for selling the products.41

Arpita Sharma (2012) stated in her article that her study is confined to examine the impact of SHGs scheme on the socio-economic conditions of the members of the SHGs by taking their opinions on the SHGs concepts and to evaluate the performance of these SHEs. For the evaluation of the SHGs concept and its impact there is a need to select the SHGs and their members. In addition she mentioned the strength, weakness, opportunity and threats faced by SHGs is:
Strength: Help in creating economic self-reliance of the members by meeting consumption and production and making credits available as and when they arise. Preventing the members from the exploitation of the non-institutional credit sources. Help banks in recovery of credit by motivating members for prompt repayment of loans and to receive respect and attention from the banks. Assist the members to complete the formalities and documentation required to obtain credit form bank. Strengthening women’s relative position within an interdependent relationship with their husband thereby giving independence and autonomy. Meetings at regular intervals say weekly or fortnightly to create a strong bond between the members and thereby providing an opportunity to members to express freely their views, expectations and suggestions for improving the functioning of the group. Development of group activity, leadership qualities and also improving decision-making skills. Inculcated thrift habits and increased the level of saving among the members and helped to develop self-confidence and enabled the members to meet any bank official without fear and shyness.

Weakness: In certain selected SHGs the income from the business is not properly invested further in the unit and the funds are diverted for other personal and domestic purposes like marriage, construction of house etc. They face problems of marketing due to insufficient orders and inadequate sales promotion measures. There is absence of rotation of leadership position among SHG members. Insistence by the bank branches for blocking entire cash saving of SHGs with them and also assing for collateral security for extension loans to SHGs and inability to channelise the income and profit due to inadequate training facilities to the members of SHGs.

Opportunities: To develop group dynamics and building leadership quality to realize their potential and self-belief; to promote self-employment activities thereby improving their economic positions and to encourage participation in socio-economic development programme like literacy, Healthcare, housing, sanitation etc. for the overall empowerment of rural women.
Threats: Financial institutions do not consider SHGs seriously while providing finance and other helps and high competition from other major suppliers due to lack of linkage with marketing agencies.

She, further, focused on the various problems faced by SHGs which were by 2008, at least, one million with 17 million members and were expected to emerge. As autonomous organizations, SHGs share the challenges and dynamic of other small organizations. Forming new groups require significant energy. Banks, Government, donors, policymakers and resource providers need to be aware of the dynamics involved in these small organizations. The institutional challenges in micro-functioning are three fold: How to support existing leading social entrepreneurs and nurture new ones, at least one million will be required to support. How to ensure the SHGs remain autonomous and not captured by political and bureaucratic interests. How to support the SHGs movement so that it can go beyond financial service provision to support the development of livelihood of a large number of SHG members Some would say that it is essential given the Indian condition to generate not to speak of women. As for uses of credit among poor households in 1998 it was estimated to be almost $11 billion. It is clear from the rapid growth of SHGs and other community based intermediaries that if credits were more readily available its usage would only go up suggesting that much demand for credit among poor household is not met. Further the supply of insurance service to poor people is increasing including low premium schemes, covering death, accident, natural calamities, loss of assets etc.

However, poor people face significant risks in purchasing insurance. Moreover, the total current demand for micro-financial services is not being met and there is likely to be significant additional latent demand. In addition, demand needs to be enhanced by supporting growth of micro-producers and community-based organizations that will enhance their need and capacity for absorbing credit, as well as other financial services. The total outreach of specialized provider of micro-financial services is estimated to fall over-below per cent credit usage by poor households. While banks have given a very small number of loans, the proportion of rural credit usage supplied by the formal sector stood at 56.6 per cent in 1991 and it
is much lower for the poorest household. Banks have not delivered effective micro-financial services, but they have been driven by mandatory targets and subsidies resulting in low repayment rates, leading to a vicious cycle of non-availability and non-payment. Non-profit micro-financial organizations face the following constraints.\textsuperscript{42}

Research gaps

Through a thorough investigation of review of literature, the researcher identifies the uniqueness of the study. Here the researcher aims to specify the research gap and highlight the way which her research study is different from other studies and they are narrated below.

There has been a number of valuable research works on attainment of socio economic status by women Self Help Groups in various states in India through various monetary sources from the financial institutions and evaluate their self employment opportunities attained by them. However, none is of a comprehensive study about the evaluation of inner quality of members related to effective administration of products and markets.

This is the only study which aims to evaluate the impact of SWOT analysis to effectively survey the rural based products in urban based market like Chennai city. There has been much research work on the general impact of effective utilization of marketing resources and very few research has been done on what are various elements required for effective utilization of marketing resources. As far as researcher’s knowledge goes, this is the only study aimed to bring the women members in the Self Help Groups “think differently” and find out their internal and external qualities which are mostly required for their successful business life.

Reference:

2.2. Women empowerment through Self Help Groups:

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