CHAPTER VI

FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Findings

The concept of SHG is the value choice of rural women, which overcomes all the demerits of earlier rural development programmes enunciated by the Indian planners and it establishes direct contact with eligible beneficiaries. The characteristic features of SHGs are different from that of other programmes, which are more amenable to rural women development. Once the ‘powerless’ rural women join the SHG programme, they acquire the power of ‘group activism’ which enables them to attain metamorphic process of change in economic and social advancement. The NGOs are the catalyst of the SHG programme and actively participate in the promotion of SHGs to empower the rural women. The various facilitators of SHG programme operating in Coimbatore District, the study area, are the Tamil Nadu Women Development Corporation, NGOs, Banks and District Rural Development Agency.

The secondary data published by the various facilitating agencies reveals the rate of growth in the number of SHGs formed and the development of SHGs among the rural women is a welcoming feature, if it is need based and evenly spread. The introduction of Women Empowerment, SHGs and marketing is given in the first chapter, contemporary researches, have been reviewed year wise in the second chapter, in the third chapter, the development of SHG in India, Tamil Nadu and study area is brought out. In the fourth chapter, Consumers satisfaction on the quality of SHGs products is analyzed. In the fifth chapter, the women empowerment through SHGs is analyzed. After having thoroughly studied consumers satisfaction towards SHGs products and its impact on women Empowerment through SHGs in rural areas of Coimbatore District, some of the important findings are presented in this portion of study.
CONSUMERS SATISFACTION OF SHGS PRODUCTS

(A) Demographic Factors of SHGs Respondents (Descriptive analysis)

From the analysis, it is understood that majority 43.80 percentage of the respondents’ are under the age group of 25-35 years, 41.9 percentage of the respondents’ are above the age group of 35 years, remaining 14.30 percentage of the respondents’ are under the age group of below 25 years.

It is understood from the analysis, majority 56.82 percentage of the respondents’ family income are at Rs.8000-15000, 21.95 percentage of the respondents’ are at above Rs.15000 and 21.23 percentage of the respondents’ are at below Rs.8000.

It is observed from the analysis, majority 38.73 percentage of the respondents’ are undergraduates, 21.59 percentage of the respondents’ are postgraduates, 20.63 percentage are at higher secondary level and only 19.05 percentage of the respondents’ are up to SSLC.

It is understood from the analysis, majority 80.32 percentage of the respondents’ are married whereas 19.68 percentage of the respondents’ are unmarried.

It is understood from the analysis, majority 79.68 percentage of the respondents’ are female whereas 20.32 percentage of the respondents’ are male.

It is understood from the analysis, majority 61.90 percentage of the respondents’ are living in rural areas and 38.10 percentage of the respondents’ are living in urban areas.

From the analysis it is clear that majority 40.32 percentage of the respondents’ are doing business, 20.63 percentage of the respondents’ are housewives, 16.50 percentage are in government service, 13.03 percentage are in public sector and only 9.52 percentage of them are students.

(B) Consumers Awareness of the SHGs Products.

The Chi-square Test shows majority of the respondents’, come to know about SHGs products through fellow workers / friends and relatives.
(C) Availability of SHGs products (One Way Anova)

(i) It is clear from the analysis that all the respondents’ irrespective of their occupation give similar opinion on product availability.

(ii) The analysis of educational qualification and respondents’ opinion on product availability shows that all the respondents’ irrespective of educational qualification give same average opinion on product and product availability.

(iii) Through the analysis of income and respondent’s opinion on product availability it is found that the three income groups differ in their opinion on product availability. To find out which group differs from other group in giving opinion on product availability the Post – Hoc test is applied. From Post- Hoc analysis it is concluded that respondents’ belonging to the income group more than Rs 15000 give higher opinion on Product availability than respondents’ belonging to the income group Rs 8000-15000.

(iv) In the area of marketing availability of the product determines the consumers satisfaction. The availability of SHGs products enables the consumers to take purchase decisions. In the chi-square analysis it is found that all the following products are very much available to the consumers i.e. (i) masala items (ii) Coir products, (iii) Jute products (iv) Soft toys (vi)Food products (vii)Blankets / Bedspreads (viii) Handicraft Items (ix) Handloom Sarees (x) Metal jewellery.

(v) From the T-test it is concluded that male have given higher opinion than female on product availability, area living does not influence consumers of opinion on product availability and unmarried have given higher opinion than married on product availability.
(D) Factors Influencing the Purchase Decision

(i) The purchase behavior is influenced by several factors. By applying Garrett’s ranking method, it is observed that trustworthy is the first factor (Rank 1) that influence purchase of SHGs products, than price is the second and availability is the third influencing factor.

(ii) A very important area for marketing firms is to determine the decision maker and what influences the consumers to take a purchase decision. There are so many factors influencing the consumers to take a purchase decision. It is inferred from the Chi-square analysis that personal experience of the respondents’ influences the purchase decision.

(E) Promotion of SHGs Products

By applying Garrett’s ranking method, it is observed that Television media is the first factor (Rank 1) which is the most effective to promote SHGs products, and Trade fairs is the second and radio is the third factor.

(F) Frequency of Purchase

A comparative analysis of monthly income, gender, education, occupation, area of living and frequency of purchase and consumers satisfaction by applying Chi-squared Test of Independence of Attributes reveals the following findings:

(i) The analysis of monthly income and frequency of purchase made by the respondent’s reveals that income influences the frequency of purchase. Consumers in the income category of Rs 8000 – Rs 15000 are buying the SHGs products regularly. Respondents’ with income, less than 8000 are buying often.

(ii) It is found from the analysis that female respondents’ regularly buy SHGs products than male respondents’. Gender influences the frequency of purchase.

(iii) It is observed from the analysis that rural people have the tendency to buy the product regularly compared to urban people.
(iv) It is clear from the analysis that occupational status influences the frequency of purchase and it is concluded that Business / self employed people buy SHGs products regularly.

(G) Consumers Satisfaction of SHGs Products (Chi-square analysis)

(i) Chi-square Test of Independence of attributes shows that the age influences the consumers satisfaction and consumers at the age group of 35yrs and above are having medium satisfaction of SHGs products.

(ii) The analysis to identify the relationship between monthly income and satisfaction of SHGs products shows that income does not influence the consumers satisfaction of SHGs products.

(iii) The analysis to find out the relationship between gender and consumers satisfaction of SHGs products indicates that gender influences the consumers satisfaction. Females have medium level of satisfaction compared to male respondents’.

(iv) It is observed that marital status influences the consumers satisfaction. From the analysis it is understood that the married people have more satisfaction than unmarried people.

(v) It is clear from the analysis that there is no association between areas of living and Consumers satisfaction of SHGs products and it is inferred that area of living does not influence the consumers satisfaction.

(vi) From the analysis it is found that there is an association between the occupation and consumers satisfaction and it is understood that House wives have more satisfaction than the others.

(vii) From the analysis shows it is understood that the respondents’ are highly satisfied about the quality, prices, reliability, durability, packaging, of SHGs products, consumptions and uses of SHGs products, with the credibility and profitability of the SHGs products.
(viii) It is inferred from the analysis that overall satisfaction is low. And also it is found that consumers perception of SHGs products in comparison with other products is poor.

**H) Fund Allotted by the Respondents’ to buy SHG Products on Monthly Basis**

The researcher is interested in finding the range of expense on SHGs products made by the respondents’ by applying the confidence interval per mean concept and the range is found

Mean Expense: Rs. 862.08
Standard Error: Rs. 36.326

The Confidence Interval is (Rs. 790.3 to Rs. 933.87)

From the confidence interval it is understood that the respondents’ allot minimum Rs.790 and max Rs. 934 to buy SHGs products.

**I) Respondents’ Interest to Join SHGs in Future**

The Chi-square analysis result shows that the respondents’ are interested to join SHGs because it leads to empowerment.
WOMAN EMPOWERMENT THROUGH SELF HELP GROUPS

(A) Demographic Factors of the SHGs Respondents (Descriptive analysis)

From the analysis it is clear that majority 45.2 percentage of the respondents’ are above the age group of 40 years, 33.33 percentage of the respondents’ are in between the age group of 31 to 40 years, remaining 21.47 percentage of the respondents’ are below the age group of 30 years.

It is observed from the analysis that majority 38.99 percentage of the respondents’ are having education between 6th to 10th std, 24.11 percentage of the respondents’ are illiterate, 19.34 percentage of the respondents’ are educated up to 5th and only 17.56 percentage of the respondents’ are educated up to +1 and +2.

It is understood from the analysis that majority 85.71 percentage of the respondents’ are married whereas 14.29 percentage of the respondents’ are unmarried.

It is observed from the analysis that majority 49.40 percentage of the respondents’ belong to backward community, 33.33 percentage of the respondents’ belong to most backward community, 17.27 percentage of the respondents’ belong to scheduled community.

It is observed from the analysis that majority 73.81 percentage of the respondents’ belong to nuclear family and 26.19 percentage of the respondents’ belong to joint family.

From the analysis it is clear that majority 52.98 percentage of the respondents’ are unemployed, 33.92 percentage of the respondents’ are wage earners, 13.10 percentage are helping husbands in their work.

From the analysis it is clear that 25 percentage of the respondents’ are manufacturing food products, 19.64 percentage of the respondents’ are doing retail trade, 19.05 percentage of the respondents’ are engaged in tailoring, 18.45 percentage are selling ready made garments, only 17.86 of them are engaged in animal rearing after joining SHGs.
From the descriptive analysis it is found that majority 30.06 percentage of the respondents’ said that trade fairs, and exhibitions is the effective tools for promoting SHGs products and 19.94 percentage of the respondents’ said that television is the effective media, and 9.52 percentage of the respondents’ said that it is radio and 10.70 percentage of the respondents’ thro discounts, 25 percentage of the respondents’ said that personal selling is effective and only 4.78 percentage of them said it is through posters.

It is observed from the analysis that majority 59.52 percentage of the respondents’ are selling the products to ultimate consumers and 30.06 percentage of the respondents’ are selling the products to co-operatives and 10.42 percentage of the respondents’ to the middlemen.

**B) Occupational Status of Women SHGs Members (Chi-square analysis)**

(i) The analysis shows that many of the respondents’ were unemployed before joining the SHGs.

(ii) The analysis to find whether all type of skills are equally gained by members of SHGs shows that the respondents’ have acquired higher quality & technical skill and marketing skill due to the orientation programme.

(iii) In the analysis, it is concluded from the analysis that the respondents’ received higher income than other different kind of benefits due to occupational shift.

(iv) From the analysis it is understood that the respondents’ have different reasons to start the business. and majority of the respondents’ joined SHGs to increase family income.

(v) In the analysis all the three types of organization are equally considered important in the production and service sector. The result shows that the respondents’ considered all the three types of organization are equally considered important for production and service sector.
(vi) All occupations under study are given equal weightage by the respondents’ for the choice of their profession. From the analysis it is observed that the result shows that food processing is taken or chosen as profession by majority of SHGs members.

(C) Economic Empowerment (One way Anova)

(1) Age and Economic Empowerment

(i) The analysis shows that respondents’ belonging to different age group have average level of revenue cost and outstanding payments. But for profit, amount borrowed, repayment the Null Hypothesis is rejected and concluded that the respondents’ belong to different age group have significant difference in profit, amount borrowed, and repayment. So to find out which age group differs significantly a Post- Hoc Test is applied.

(ii) From the analysis it is clear that 30 years age group have higher profit than the age groups of 31-40 years and 40 years. The profit carried by the other groups though differ, the difference is not significant.

(iii) The analysis clearly shows the age group 40 years and above have the highest amount borrowed from outsiders over the age of group 31-40 years and the other group does not have significant difference.

(iv) It is concluded from the test the age groups of 40 years have repaid the amount more than the other age group of 30 years and the age group of 31-40 years does not have significant difference.

(2) Education and Economic Empowerment

(i) In analyzing education and economic empowerment, it is found that for repayments the Null Hypothesis is accepted. But for all other factors the difference is significant, so to find out which age group differs significantly a Post- Hoc Tests is applied.

(ii) From the Post- Hoc Test analysis, it is found that the respondents’ having education at +1 and +2 level get higher revenue than other age groups.
(iii) It is observed from the test the respondents’ having education at +1 and +2 level occurred higher cost than the other age groups which are having less significant in terms of cost among them selves.

(iv) It is found from the test, respondents’ having education at +1 and +2 level occurred higher profit than the other age groups which are having less significant in terms of cost among the on themselves.

(v) The analysis clearly shows that the respondents’ having education at +1 and +2 level have borrowed higher amount than the other age groups which are having less significant in terms of cost among themselves.

(vi) The analysis reveals that a respondent having education at +1 and +2 level have higher outstanding payments than the other age groups which are having less significant in terms of cost among themselves.

(3) Community and Economic Empowerment

(i) It is concluded from the analysis that for the repayments the Null Hypothesis is accepted. But for all other factors it is rejected. So a Post -Hoc test is applied, to find out the significant difference among different community’s.

(ii) It is found from the test the respondents’ belonging to backward community occurred higher revenue than the MBC community. The respondents belonging to SC community’s which are having lower revenue compared to other two groups.

(iii) From the Post- Hoc Test analysis it is found that respondents’ belonging to backward community have incurred higher cost than the MBC community. The respondents belonging to SC community’s are having lower cost, compared to other two groups.

(iv) It is observed from the test the respondents’ belonging to backward community acquired higher profit than the MBC community. The respondents belonging to SC community’s are having lower, profit compared to other two groups.
(v) The analysis shows that the respondents’ belonging to backward community borrowed higher amount than the MBC community. For the SC community which is having lower amount borrowed compared to other two groups.

(vi) The analysis clearly reveals that the respondents’ belonging to backward community are having higher outstanding payments than the MBC community. For the SC community which is having, lower outstanding payments, compared to other two groups.

(D) Social Empowerment (Factor analysis)

(i) Factor analysis is applied to reduce the complexity of data. From the communality table it is found that all the items in variably contribute more than 50% of variance to the family and social responsibility education and women rights factors. The two Eigen values which are greater than one indicate that there are 2 factors. The two factors family and social responsibility and education and women rights respectively extract (information) 56% of variance from the data. For the two factors one way anova test is applied.

One way Anova

(ii) In the present study it is proposed to compare the age and opinion of SHGs respondents’ on family and social responsibility, and education and women rights. It is found that respondents’ belonging to different age groups agree that they are socially empowered in the family and social responsibility. But with respect to education and women rights, the Null Hypothesis is rejected. So to find out which age group have higher social empowerment, a Post -Hoc Test is applied.

(iii) The analysis clearly shows that age group of 30 years and above have higher opinion on education and womens’ rights than the age group of 40 years. The other age group (31-40 years) have achieved less social empowerment

(iv) It is proposed to compare community of the respondents’ and their opinion on family and social responsibility and education and women rights. The results show that for family and social responsibility, the Null Hypothesis is accepted. But for
education and women rights the Null Hypothesis is rejected. To find out which age group have higher social empowerment a Post Hoc Test is applied.

(v) From the analysis it is found that the backward community have high social empowerment than the SC, community, the MBC community have less social Empowerment.

(vi) A comparative analysis is done to find out the association between education level of the respondents’ and their opinion on family and social responsibility and education and women rights. It is concluded that for family and social responsibility, the Null Hypothesis is accepted. But for education and women rights, the Null Hypothesis is rejected, so to find out which groups have higher social empowerment, Post -Hoc Test is applied.

(vii) The Post -Hoc analysis shows that the respondent having educational level of +1 and +2 have higher level of social empowerment with respect to education and women rights than the other groups.

(E) Motivation Received by the Respondents

(i) It is inferred from the analysis that all the SHGs respondents’ have received same level of motivation from family members,

(ii) It is inferred from the analysis that all the SHGs respondents’ do not receive same level of motivation from non-family members. So to find out which group differs from other group regarding motivation the Post-Hoc test is applied.

(iii) From the analysis it is concluded that backward community have received higher level of motivation from non-family members. For the other community motivation level differs but the difference is not significant.

(iv) A comparative analysis between age group of respondents’ and motivation from family members shows that all the respondents’ irrespective of their age received same kind of motivation from the family members.
(v) A comparative analysis between age group of respondents’ and motivation from non-family members shows that all the respondents’ irrespective of their age received same kind of motivation from the Non family members.

(vi) The analysis to identify relationship between educational qualification and motivation from the family members reveals that respondents’ belonging to different educational groups irrespective of their educational qualification received same level of motivation from the family members.

(vii) The analysis to identify relationship between educational qualification and motivation from non family members reveals that respondents’ belonging to different educational groups irrespective of their educational qualification received same level of motivation from the non family members.

(viii) The T-test analysis shows that both nuclear and joint family members have received same level of motivation from the family.

(ix) A T-test is applied to find out the relation between nuclear and joint family members and level of motivation received from non-family members. The analysis shows that both nuclear and joint family members have received same level of motivation from the family and non-family members.

**F) Consumers Satisfaction and its Impact on Women Empowerment**

It is found from the study, the consumers are satisfied with various individual attributes of the product but over all satisfaction are low and it affects the empowerment of women especially economic empowerment.

The study reveals that majority of the respondents are not frequently purchasing the products so it affects empowerment of SHGs interms of profit, savings, revenue.

The quality of SHGs products is low compared to other similar products used by the respondents, because the SHGs respondents are not getting regular income to meet out present cost of living.
6.2 Suggestions and Recommendations

(A) Suggestions to Self–Help Groups

The self help group should concentrate more on the quality of products and improve the quality of the products in comparison with well branded FMCG products. The SHGs should be more active in explaining the quality of their products to the customers. Door to door canvassing and giving free samples can lead to mass sale of the products.

The products manufactured by the self help group do not have high marketing potential. The consumers are not widely using these products especially in the urban areas since, the products are not having attractive packing, catchy advertisement and comparatively less user-friendly. Therefore, improvement is an essential requirement on all these aspects.

Market research to identify the potential demand of the products should be undertaken, either on a collective basis, or with the assistance of the state and EDP Institutions.

In the study it was found that only the consumers in the lower income group are often using SHGs products. The self help group should strive hard to be more customer-friendly in order to make the middle class and upper middle class people in the rural as well as urban areas to buy these products and increase the frequency of purchase.

Sales promotion activities like prominent exhibition of the products in the retail segments will increase the demand for these products which leads to effective Economic empowerment. Periodical exhibitions at block-level may be organised where the products of SHG can be displayed.

(B) Suggestions to Facilitators-Banks, NGOs and other Promotion Agencies

Annual plans for SHGs activities should be formulated by the group in consultation with NGOs. For this, the animators from different villages can meet once in month learning and enhances inter-personal relationship among the members. Visits to relatively successful group can be organized to share the knowledge, experience and expertise.
The proper marketing skills either retail or wholesale should be taught by EDP institutions, which enables them to make arrangements to sell their products from other channels like opening outlets at Big Bazaar and many malls and retail chain at shopping complexes. The bank also should advance adequate credit to the SHGs. Once they get the minimum margin money to their products, it would encourage them to continue with the SHG Bank Linkage Program and nourish their life as well as society leads to empowerment of woman in rural areas of Coimbatore district.

The study reveals that the Non-Traditional occupation is better than the Traditional occupation. So, the NGOs should impart training to SHG members in the field of Non-Traditional occupations, for which the members lack skill and knowledge. It is an income generation activity which requires appropriate technology infusion and institutional support.

Combined group activism with social participation to animators on the concepts like group cohesiveness, basic maintenance of records and success stories of other groups elsewhere.

Savings is main indicator for economic development, the banks and post offices should introduce attractive, user-friendly schemes to encourage the thrift habit among the members. They can arrange to collect the savings through NGOs; it should build a network with them in order to carry out the savings programme successfully without any leakages.

As for owning of house is the status symbol for all, group housing schemes and co-operative housing schemes may be extended by the facilitators to the members, which may be cost effective and need based.

NGOs, which have direct contact with members, should persuade and encourage them to purchase labour saving devices, by explaining the importance of such equipments in household activities. The time thus saved will facilitate the members to concentrate more on income generating activities.

The facilitators like NGOs, banks should impart training to SHG members to start self employment in the field which provides ample opportunities for income generation with the locally available raw materials. Teach them the principle of demand and supply to
encourage them to produce the goods in demand. Literacy and numeric training is needed for the poor women to benefit from the micro-credit schemes.

In the study it is found that the SHGs are not socially empowered in education and woman rights. Periodical lectures on health care, consumers protection and legal provisions relating to women issues must be arranged by the facilitators like NGOs and Banks to create social awareness among the SHG members.

Active intervention by district administration, professional bodies and voluntary organisations is a precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.

(C) Suggestions to Government

A strategic plan with the combined support from the government banks and the NGOs, where SHGs will be encouraged to participate in economic and entrepreneurial activities to generate regular income which pacify the economic advancement. Encourage them repay the bank outstanding amount to make them eligible for future loans.

Women are more concerned with poverty and its effect on society. In future, the poverty alleviation programmes can be implemented through SHGs, so that effective monitoring of the schemes and involvement will be possible through group approach.

Most of the SHGs suggested that the Government should take the necessary action to increase the market opportunities to sell the products of SHGs. The government of Tamilnadu helps the SHGs in providing space for them to locate their retail outlets in places like the POOMALAI complex. Most of the respondents’, however, expressed the view that those complexes were in the out skirts of the city or relatively low frequented market place and the people do not visit them. This resulted in low sales for the SHGs. SHGs members stated that the government could help the SHGs by providing more retail spaces in the places where people gather at large numbers.

The study reveals that the SHGs had limited marketing awareness. They lack exposure in effective use of various promotion mixes like advertisement, sales promotion,
personal selling, publicity, place, effective service, and how to keep good customer relationship. The government may help create market awareness in the SHGs by various training programmes. These training programmes may be offered to the members of the SHGs at a subsidiary rate or even free of cost.

They also suggested that the government may purchase the products of SHGs for their operations. This will significantly help the SHGs and allow the government to monitor the performance of the SHGs.

The survey identified a view that the majority of the SHGs were lacking in education particularly in the area of finance and its understanding. The government could thus initiate an educational program to give education to the SHGs to help avoiding the improper use of micro credit.

It is suggested that union government will set up an independent financial institution to give funds for effective functioning of the SHGs and better empowerment of the rural poor.
6.3 Conclusion

SHGs are a powerful medium for women empowerment. This concept has helped to bring economic advancement and social empowerment of rural women. In India, the main problem which the SHGs encounter is the acceptance of their products by the consumers. Hence, the present study focuses on consumers' satisfaction towards SHGs' products and its impact on women empowerment through SHGs in rural areas of Coimbatore district.

The SHGs can sustain their market only if they understand the needs, attitude, and behavior of their customers and create more awareness of their products so that it increases sales and provides a competitive advantage. They should also concentrate on innovative and effective promotion strategies to make all classes of people use SHGs' products.

The study reveals that the consumers find SHGs' products reasonably priced, affordable, credible, and of good quality. Purchase decisions are influenced by factors like service, quality, and value for money and the homemade nature of the products. The consumers feel that quality in comparison with other similar products should be improved.

The study finds that there is a high degree of association between consumers' satisfaction and women empowerment, specifically economic empowerment. The study finds that the SHGs have limited marketing awareness. They lack exposure in effective use of various promotion mixes like advertisement, sales promotion, personal selling, publicity, place, effective service, and how to keep good customer relationship.

It is suggested that the government may help to create market awareness for the SHGs by various training programmes. These training programmes may be offered to the members of the SHGs at a subsidary rate or even free of cost.

The Woman Empowerment through SHGs is possible only if SHGs' products are preferred by the consumers and they must have positive attitude towards their products. If their attitude is positive, they can get satisfaction and prefer the product. It creates more demand for their products and it enhances their income, standard of living, savings, and
potential to take up new occupation. It also creates employment opportunities for the people. It prevents migration of people from rural areas to urban areas which in turn leads to balanced growth between urban and rural areas.

It is concluded that by implementing the suggestions effectively it is possible to bring SHG products into the mainstream usage by the consumers so that it leads to real women empowerment.