CHAPTER VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 FINDINGS

6.1.1 MARKETING PERFORMANCE OF WSHG PRODUCTS: CHI-SQUARE TEST

- It was found from the analysis that most of the respondents achieved high level of marketing performance in Women Self Help Group.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG members who established the group for below 3 years. The chi-square test supports the result at the 5 percent level of significance and hence there is a close relationship between the period of establishment and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG members who lived in town panchayats.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG of 13-15 members. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the total number of members in the WSHG and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG whose average savings per month as Rs.5001 - Rs.10000. The chi-square test supports the result at the 5 percent level
of significance and hence there is a close significant association between the average savings of the group per month and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who obtained the loan amount as below Rs.1 lakh. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the total loan availed and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who repaid the loan amount as above Rs.2 lakh. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the repayment of the loan and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG members who trained in skill training. The chi-square test supports the result at the 1 percent level of significance and hence there is a close significant relationship between the area of training and marketing performance.

- From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG members who attended the training for below 5 days. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the period of training and marketing performance.
From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who focused on the sale of dairy products and cottage products. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the nature of activity and marketing performance.

From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who involved in trading activity. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the type of business activity and marketing performance of WSHG activities.

From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who invested as Rs.50001 to Rs.1 lakh.

From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who gained 26-50% of the average percentage of profit in the last three years from their performance. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the average percentage of profit in the last 3 years and marketing performance.

From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who produced their products by using machinery. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the Type of technology used in production activity and marketing performance.
From the analysis, it was inferred that the maximum level of marketing performance was achieved by the WSHG who sold their product for cash. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between mode of sales and marketing performance.

6.1.2 LEVEL OF SATISFACTION WITH WSHG ACTIVITIES:
CHI-SQUARE TEST

- It could be found from the analysis that most of the WSHG members have perceived high level of satisfaction with WSHG activities.
- It is found from the analysis that the majority of the respondents have perceived a maximum level of satisfaction with WSHG activities who established their group since 3-5 years. The chi-square test proved the result at the 5 percent level of significance and hence there is a close significant relationship between the period of establishment and level of satisfaction with WSHG activities.
- It is found from the analysis that the majority of the respondents who lived in town panchayats have attained a maximum level of satisfaction with WSHG activities.
- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities in WSHG of above 15 members. There is a close significant relationship between the total number of members in the WSHG and level of satisfaction with WSHG activities.
- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities whose average savings per
month as above Rs.10000. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between the average savings of the group per month and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who obtained the loan as above Rs.2 lakh. The chi-square test supports the result at the 1 percent level of significance and hence there is a close significant relationship between total loan availed and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who repaid the loan as below Rs.1 lakh. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between Repayment of loans and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who trained in both skill and EDP training. The chi-square test supports the result at the 1 percent level of significance and hence there is a close significant relationship between Area of training and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who had attended the training for 10-15 days. The chi-square test supports the result at the 1 percent
level of significance and hence there is a close significant relationship between the period of training and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities that focused on marketing of cottage products. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between Nature of activity and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who engaged in trading activities. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between Type of business activity and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who had invested above Rs.1 lakh.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG activities who gained 26-50% of the average percentage of profit in the last 3 years from their activities. The chi-square test supports the result at the 5 percent level of significance and hence there is a close significant relationship between Average percentage of profit in the last 3 years and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG who produced the productivity with
the help of machinery. The chi-square test supports the result at the 1 percent level of significance and hence there is a close significant relationship between Type of technology used in production activity and level of satisfaction with WSHG activities.

- It is found from the analysis that the majority of the respondents have attained a maximum level of satisfaction with WSHG who sold their product in both cash and credit sales. The chi-square test supports the result at the 5 percent level of significance hence there is a close significant relationship between Mode of sales and level of satisfaction with WSHG activities.

6.1.3 SUCCESS LEVEL OF WOMEN WSHGs: ANOVA TEST

- It could be found from the analysis that the majority of the respondents have attained a high level of success in their business activities.

- It is found from the analysis that the most of the respondents have attained their success level in business at the maximum who established their WSHG for above 5 years. ANOVA test noticed that there is no significant difference between the period of establishment and success level of business.
It is found from the analysis that the majority of the respondents has attained the maximum level of success in their business who belong to Town Panchayats area. ANOVA test noticed that there exists a significant difference between the location of the WSHG and their success level in business.

It is found from the analysis that the majority of the respondents has attained a maximum level of success in their business who belong to above 15 members Self Help Group. ANOVA test noticed that there is no significant difference between the total number of members in the WSHG and their success level in business.

It is found from the analysis that the majority of the respondents had attained a maximum level of success in their business who had saved the amount of above Rs.10000 in a month. ANOVA test noticed that there is no significant difference between average monthly savings of the group and their success level in business.

It is found from the analysis that the majority of the respondents are attained the maximum level of success in their business who got loan for Rs.1.1 to Rs.2 lakh. ANOVA test noticed that there is no significant difference between total loan availed and their success level in business.
It is found from the analysis that the majority of the respondents are attained the maximum level of success in their business who repaid their loan amount of up to Rs.2 lakh. ANOVA test noticed that there is no significant difference between loan repaid and their success level in business.

It is found from the analysis that the majority of the respondents are attained the maximum level of success in their business who attended skill training. ANOVA test noticed that there is no significant difference between area of training and their success level in business.

It is found from the analysis that the majority of the respondents are attained maximum level of success in their business activity who had attended 10-15 days training. ANOVA test noticed that there is no significant difference between period of training and their success level in business.

It is found from the analysis that the majority of the respondents are attained maximum level of success who engaged in dairy products and cottage industry products. ANOVA test noticed that there is no significant difference between nature of activity and their success level in business.
It could be found from the analysis that most of the respondents are perceived the highest level of success who involved in trading activity. ANOVA test noticed that there is no significant difference between type of business activity and their success level in business.

It could be found from the analysis that the respondents attained their business success at the maximum level who invested above Rs.1 lakh. ANOVA test noticed that there is no significant difference between investment in the activity and their success level in business.

It could be found from the analysis that the majority of the respondents are gained 26 to 50 percent of profit in the last 3 years of their business activity. ANOVA test noticed that there is no significant difference between the average percentage of profit in the last three years and their success level in business.

It is found from the analysis that the majority of the respondents are attained maximum success in their business who utilize machinery in their production. ANOVA test noticed that there is no significant difference between type of technology used in production activity and their success level in business.
It is found from the analysis that the majority of the respondents who sold their products in both cash and credit. ANOVA test noticed that there is no significant difference between the mode of sales and their success level in business.

6.1.4 PERCENTAGE ANALYSIS

- It is found from the analysis that the majority (57.8%) of the respondents opined that they were functioning under NGO.
- It is noted from the analysis that the majority (43.2%) of the WSHG group were benefited from getting a loan for more than 5 times to develop their marketing activities.
- It is found from the analysis that the majority (54.0%) of the respondents did not receive any subsidy from the Government to improve their marketing performance.
- It is noted from the analysis that the majority (38.3%) of the WSHG group received a subsidy as below Rs.25000 from the Government to develop their performance of marketing activities.
- It is found from the analysis that the majority (100.0%) of the WSHG group were benefited from the training to improve their marketing performance.
- It is found from the analysis that the majority (47.0%) of the WSHG group were benefited from the training of NGO to improve their marketing activities.
- It is noted from the analysis that the majority (75.4%) of the WSHG group members were satisfied with the training to develop their marketing activities.
It is found from the analysis that the majority (51.5%) of the WSHG members were highly satisfied with the training to improve their production activities.

It is noted from the analysis that the majority (41.5%) of the WSHG members did not satisfied with the training because of very short period.

It is noted from the analysis that the majority (35.8%) of the WSHG members were able to improve their production activity of their product through friends & relatives.

It is concluded from the analysis that the majority (44.8%) of the WSHG members chose the product for their business as less than 25% of their own interest.

It is found from the analysis that the majority (58.8%) of the WSHG members opined that their product gained the brand popularity among the customers.

It is noted from the analysis that the majority (58.4%) of the respondents were packed their products according to the Government norms.

It is noted from the analysis that the majority (62.4%) of the WSHG members were using labels or brand name for their product in the market to capture the customers.

It is found from the analysis that the majority (45.4%) of the customers were moderately satisfied with the quality of the products from WSHG.

It is noted from the analysis that the majority (35.6%) of the WSHG members were very frequently getting the repeated orders from the customers.

It is found from the analysis that the majority (37.2%) of the WSHG members were fixing the price for the production based on competition.
- It is noted from the analysis that the majority (54.6%) of the WSHG members opined that the price of their product was very low when compared to other branded products.

- It is concluded from the analysis that the majority (66.2%) of the WSHG members were making price reduction for the regular customers.

- It is noted from the analysis that the majority (69.6%) of the WSHG members were focused upon discount for the customers in bulk or cash sales.

- It is found from the analysis that the majority (26.4%) of the WSHG members were offering 6-10% discount for the product.

- It is found from the analysis that the majority (46.9%) of the WSHG members were giving upto 15 days duration for credit sale to develop their marketing performance in the market.

- It is noted from the analysis that the majority (54.8%) of the WSHG members were increased the sales through credit sales.

- It is concluded from the analysis that the majority (52.2%) of the WSHG members opined that below 20% of the increase in credit sales.

- It is noted from the analysis that the majority (49.7%) of the WSHG members opined that the high level of bad debts through the credit sales of the product.

- It is stated from the analysis that the majority (65.8%) of the WSHG members were advertising the product to improve their marketing performance.

- It is noted from the analysis that the majority (35.3%) of the WSHG members were advertising their product on television.

- It is concluded from the analysis that the majority (50.3%) of the WSHG members opined that not necessary to advertise their product in the media.
It is concluded from the analysis that the majority (65.8%) of the WSHG members were arranged fair / exhibitions to exhibit their products.

It is concluded from the analysis that the majority (36.8%) of the WSHG members opined that moderate levels of response towards their products in the exhibition.

It is found from the analysis that the majority (49.8%) of the WSHG members were strongly agreed towards demand for the product, an important criteria to decide the type of the product for marketing performance.

It is concluded from the analysis that the majority (30.8%) of the WSHG members opined that very good development of WSHG group through the performance of marketing.

It is found from the analysis that the majority (34.4%) of the WSHG members opined that the public felt very good about the performance of WSHG.

6.1.5 HENRY GARRETT RANKING TECHNIQUE

From the analysis, it is inferred that maximum of the WSHG members were opined that “regulated market” and “direct selling through shops” where the important channels for the distribution of the product.

From the analysis, it is inferred that maximum of the WSHG members were opined that “low transportation cost” and “no middlemen cost” were the important reasons to choose the particular channel.

From the analysis, it is inferred that maximum of the WSHG members were opined that “high transportation cost” and “middlemen cost is involved” were the important problems while choosing the particular channel.
From the analysis, it is inferred that maximum of the WSHG members were opined that “Lacks of demand in the local market” and “Lack of market information” were the important problems faced by the WSHG members at the time of marketing WSHG products.

6.1.6 MULTIPLE CORRELATION ANALYSIS

In the case of marketing performance, the variables like Period of establishment, Location of the WSHG, Total number of members in WSHG, Average saving of the group, Total Loan Availed, Loan Repaid, Area of training, Period of training and Mode of sales positively associated with the marketing performance. On the other hand, the variables Nature of activity, Type of business activity and Average percentage of profit in the last 3 years are having a negative association with the marketing performance.

In the case of level of satisfaction, the variables like Period of establishment, Location of the WSHG, Total number of members in WSHG, Total Loan Availed, Loan Repaid, Area of training, Period of training, Nature of activity, Investment in the activity and Mode of sales are positively associated.

In the case of success level of WSHG’s business activity level of satisfaction, the variables like Period of establishment, Location of the WSHG, Total number of members in WSHG, Loan Repaid, Period of training, Nature of activity, Type of business activity, Average percentage of profit in the last 3 years, Type of technology adopted in production activity and Mode of sales. On the other hand, the variable Total Loan Availed is negatively associated with the success level.
6.1.7 MULTIPLE REGRESSION ANALYSIS

- It is divulged from the analysis that the Marketing activities of WSHG are positively associated with their Period of establishment, Location of the WSHG, Total number of members in WSHG, Average saving of the group, Loan Repaid, Area of training, Period of training, Nature of activity, Type of business activity, Average percentage of profit in the last 3 years, Type of technology adopted in production activity in the study area.

- It could be found from the analysis that the Level of satisfaction with performance of WSHG activities is positively associated with their Period of establishment, Total number of members in WSHG, Average saving of the group, Loan Repaid, Area of training, Nature of activity, Type of business activity and Average percentage of profit in the last 3 years in the study area.

- It is noted from the analysis that Success level of the WSHG’s business performance is positively associated with their Period of establishment, Location of the WSHG, Total number of members in WSHG, Average saving of the group, Total Loan Availed, Loan Repaid, Nature of activity, Type of business activity, Average percentage of profit in the last 3 years, Type of technology adopted in production activity and Mode of sales in the study area.

6.1.8 FACTOR ANALYSIS

- It is found from the factor analysis that the present study has divided the WSHG members who are involved in marketing activities into four categories. The WSHG members have been named in the first factor as ‘Product Conscious’ who
have abundant knowledge about the product and analyze the product demand in the market. A Second kind of respondents has been named as ‘Marketing Conscious’ because in this segment the respondents are planning how the product would be marketed. After conquering the market position of their product, they want to promote the product in the market by using different marketing strategies and hence this kind of respondents named as ‘Promotion Conscious’ respondents. Finally the respondents have to keenly maintain their quality of the product for maintaining their market and to increase the demand of the product in the market. So, this kind of respondents uttered as ‘Quality Conscious’ respondents.

6.2 SUGGESTIONS

❖ The present study revealed that most of the respondents were functionally literate and had low participation in marketing activities. So, there is a need to train the women, not only in the sense of teaching them to read and write but also to impart better skills and create technical knowledge to increase their confidence about income generating activities and to improve their social status.

❖ From the study, the majority of the WSHGs who belong to town Panchayats are having better performance in marketing their products and getting satisfaction towards the marketing performance. It is suggested to the WSHGs who belong to village and the municipality that they have to take more effort to develop their marketing activities to improve their success in business.
From the research study, the majority of the WSHGs are involved in the marketing of cottage industry products due to easy marketing of the products. Hence, it is recommended that WSHGs should concentrate the marketing of other products like dairy products, food products, cloth sales, etc. to increase their income level.

The present study revealed that the delay in sanctioning and disbursement of a loan to Women Self-Help Groups, lack of co-ordination between Government agencies, the Bank and Women Self-Help groups was reported as major problems. This might have resulted in the decreasing the perception of benefits by the respondents. Government agencies and Banks need to build a positive relationship and confidence in the minds of the Women Self Help Group members.

The majority of the respondents felt the insufficiency of loan to take up income generating activities. Hence, the Government authorities should take necessary steps to encourage the WSHGs by providing better support to develop the WSHG activities.

Marketing a product is one of the important technique for success. So, proper marketing channels should be established in rural and urban areas with wide publicity in order to promote the products with the help of NGO’s. It leads to increase the marketing performance of the WSHGs.

It resulted from the analysis that the majority of the WSHG respondents are satisfied with 10 to 15 days of training and they are succeeding in a high level.
Even though women had undergone training, the majority of respondents was lacking regular, proper and need based training which concentrates on utilizing locally available resources and local market. Hence, training programmes should be organized by district rural development agencies, NGO’s, village level organizations keeping in view the above mentioned factors.

- It could be found from the analysis that most of the respondents are facing the problem of transportation in marketing their products, managing the middle man cost and lack of Government support to marketing their products. Therefore, it is recommended that the WSHGs are planned to move their marketing products nearby the market place or to arrange a vehicle like mini doors, mini auto, etc. by getting of a loan from the bank.

- It resulted from the analysis that most of the WSHGs are marketing their products with cash and credit sales. It is pretty good. In the case of credit sales, they are not having working capital for further marketing activities. So the revolving fund amount can be raised according to their sales turnover, it will really increase the sales income.

- Only a few groups engage in manufacturing activities such as paper cups, candles, agarbathies, handmade garments, wood carvings, etc. Diversification of products will certainly improve the marketing of WSHG products and make the group earn higher profits.

- Even if the quality of WSHG products competes with the products of large manufacturing concerns, lack of attractive packing makes the buyer hesitant to
buy such products. Not only the quality of the product but also the finishing and packing must be made attractive and be at par with that of the big company products.

- The financing banks may take a lead to provide marketing training to the WSHG members and thereby make them build their own strategies to market their products. Such marketing training can also be given by the governments through DRDA, IFAD etc. to reduce the economic imbalances.

- Like Khadi Bhavans, the government may create a separate selling outlet which is exclusively for WSHG products. This step will create a good reputation for the WSHG products in the public and also reduce unemployment to a certain extent.

- The products are mainly sold in the village of manufacture or at the most nearby towns. The WSHGs mostly engage only in direct marketing, the market area should be increased at least to the state level.

- Lack of advertisement is one of the major reasons for poor marketing. Government can take steps to propagate the WSHG products through its own media at free of cost or with a little cost.

- Like some agricultural products, government may procure the finished goods from the WSHGs and can take marketing in its control. This will bring a vast change in the marketing of the products and certainly will be a boon to the WSHG members.
The government may take steps to provide permanent stalls for the WSHG products in every district in the “Poomalai” Shopping Complex which are situated in prominent places in every district headquarters and rented by government agencies.

The government and some banks which provide credit linkage to WSHGs can take steps to market the products through trade fairs conducted by them in prominent places and provide stalls exclusively for the products produced by their WSHG members. These stalls have proved effective to fetch good orders from cities and towns.

The erection of temporary stalls, targeting members of the salaried-class and tourists. This innovative idea can be carried throughout the District and most WSHGs will reap the benefit of easy marketing.

A workshop was organized at Tiruchi on marketing the products made by the women WSHGs. The workshop was attended by a large number of women WSHG members in the district who were engaged in making handicraft items, soaps, jute bags, jewellery, paintings, textile designs, incense sticks, and brick making. They were trained to market their products effectively. These types of workshops are a rare phenomenon and may be conducted district wise to educate, the WSHGs which will in turn improve their marketing of WSHG products.

The NGOs can also conduct trade fairs by providing stalls for marketing WSHG made products. Even these fairs can be conducted statewide or nationwide by having marketing collaboration within all the NGOs acting in the state. If this
comes true, the products of WSHGs can give a tough competition to the products of Multinational Companies.

- Most of the Self-Help Groups are following direct selling method to sell their products. The government can give some subsidies to the shopkeepers and also to other purchasers like shopping malls, big bazaar's etc. It may increase the sales of products.

- The role of the Government in the growth and development of the WSHG movement should be that of a facilitator and promoter.

- Most of the members in the WSHGs are not adequately trained in their field and most of them are not highly educated. So, before choosing a project or venture, adequate knowledge should be provided to them.

- The financial institutions should give wider publicity on the availability of credit facilities that can be offered to the WSHGs. The simple procedure and right encouragement from the financial agencies may enable women to form more and more WSHGs in their locality. They should help the WSHGs in choosing the right type of venture or project.

- Most of the WSHGs procure their raw materials locally for the production of commodities. When there is a shortage or non-availability of raw materials, some agencies should come forward to help the WSHGs and also to manage their financial problems the private financial institutions must extend their hands.
The co-operative marketing societies and other agencies should come forward to help them in identifying the right consumers. Promotion and Pricing are important for WSHGs and marketing agencies may advise them on these matters. Appropriate training modules should be developed for the orientation and conduct of meetings, book keeping, genders and equity issues, social assessments and entrepreneurship development for the benefit of WSHG members.

6.2.3 SCOPE FOR FUTURE RESEARCH

- The present study was conducted only in the Erode District. So the area of the research study could be conducted in other districts.
- The present study was conducted with limited sample size. In order to derive a wider generalization a study could be conducted with larger sample size.
- Role of NGOs and Banks in promoting WSHGs can be studied.
- Case studies of successful WSHG members and WSHGs may be taken up.
- Research can be carried out to know the knowledge level of leaders and members of WSHG about the present government and non-government programmes running in our country.
- A comparative study between rural women WSHGs and urban women WSHGs can be taken.

6.3 CONCLUSION
India is fiercely diverse as a nation, and most communities are also diverse in caste, opinion and religion. The WSHG system reflects this independence and diversity. It allows people to save and borrow according to their own timetable, not as the bank requires. WSHGs can also play a part in a whole range of social, commercial or other activities. They can be vehicles for social and political action as well as for financial intermediation.

In the light of the foregoing discussion, Women Self Help Groups have their own individual ways of functioning, as there are no rigid rules and operational regulations which govern them. The study has attempted to examine the performance of selected WSHGs and to assess its impact, especially the impact of the marketing performance of WSHG products in Erode District. In this twenty-first century, we must take along an active person-centered and growth-oriented poverty alleviation strategy – a strategy which seems to incorporate women’s aspirations, dynamism and involvement. It is envisaged that Self-Help Groups will play a vital role in such strategy. But there is a need for structural orientation of the groups to suit the requirements of new business. Marketing strategy has to be viewed from a long-term perspective under WSHG framework, which underlines the need for deliberate policy implications in favour of assurance in terms of technology back-up, product marketing and human resource development. Hence, there is a need for the development of an innovative and diversified sector, which will make a real contribution to women empowerment.