

MARKETING PROBLEMS OF RURAL WOMEN ENTREPRENEUR IN VILLUPURAM DISTRICT

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Abstract

Women entrepreneurs' have large percentage of micro-enterprises in rural area and an important role of local economies in India. Some researches reveal that several women have been becoming entrepreneurs, especially the middle class women due to the pull and push of traditional and changing values. Self-Help Groups (SHGs) plays crucial role in rural and urban areas by manufacturing and selling the products. Marketing the products made by SHGs is an important and difficult one as the products have to be sold through the rural marketing concept to the rural people themselves. The researcher made attempts to study the problems of marketing of rural women entrepreneur in villupuram district with reference to SHG products. The population of the study was self-help group member who is entrepreneur in villupuram district. Primary data were collected from a sample of 225 respondents in villupuram district. It is found that 25.78 percent of the respondents are previous experience to reasons for start business under SHGs and 23.11 percent are Motivate through SHG, various support from SHG in the first is given various skill training and next financial support. The marketing problem of self-help group product has been high in 'Difficult to compete with MNC branded', 'No branding of SHGs Products', 'Shortage of finance', 'High cost of product SHG product compared with MNC product' and 'Less advertisement of SHG product' (secure mean Score > 4.00). The marketing problem of self-help group product was low level in Lack of machines and equipments to meet market capacity, inadequate resources for marketing, Inadequate marketing strategy and More Exhibition cost (secure mean Score < 3.00).

1. INTRODUCTION

Women entrepreneurs' have large percentage of micro-enterprises in rural area and an important role of local economies in India. Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibilities and childcare. Some researches reveal that several women have been becoming entrepreneurs, especially the middle class women due to the pull and push of traditional and changing values. Under the pull-factors, the women entrepreneurs choose a profession as a challenge or as an adventure with an urge to do something new and to have an independent occupation. Under the push-factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. As such, middle classes women in the rural are turning towards entrepreneurship to fulfil their aspirations both economically and socially. In Tamil Nadu, enterprising and hard working women, who are employed, are encouraged to set up agro-based industries in their villages. The State Government is giving more importance for the development of women entrepreneurship.

2. STATEMENT OF PROBLEM

Women suffer the most in India by low work participation rates, excessive concentration in the unorganized sector of the economy and in low-skill jobs. There is a greater dynamism in the rate of growth of female employment. However, in rural areas, agriculture has provided more employment for women. Their literacy rate, which itself is the cause for low economic condition, creates a vicious circle of low social and economic status. Women have to face a plethora of marketing constraints in starting and running their units. It is true that any unfavorable event in business will lead to financial crisis. If not managed well, even units running with fair margin will find financial exigencies. Socio – Economic Status of rural women must start some economic activities for additional income to sustain the financial strength of the group, especially women, not only with platforms to work together to solve common problems but also financial accessibility. They get loans, both for production and consumption from savings whenever needed. Self-Help Groups (SHGs) plays crucial role in rural and urban areas by manufacturing and selling the products. Marketing the products made by SHGs 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. Lack of adequate marketing infrastructure and marketing strategy, many of those products remains confined to the local markets, thereby resulting inadequate monetary returns. So the researcher made attempts to study the problems of marketing of rural women entrepreneur in villupuram district with reference SHG products.

3. REVIEW OF LITERATURE

Krishnaveni and Haridas (2013) their study the marketing problems faced by the self-help groups of Coimbatore district, the study found that While Self Help Groups are facing the problems of find the marketing potential, lack of materials, machines and equipment, poor product packaging, inadequate finance, lack of awareness their products etc.,.

Doss and Devi(2013)analyse the marketing problems of Self Help Groups products, the study found that the Self Help Group members face the difficulties of marketing in their products were heavy competition, shortage of raw-materials, inadequate marketing strategy, high price, shortage of finance, high commission, exhibition cost and change of quality. Marketing Problems of SHGs products do not influence by socio-economic.

Dhiman and Rani (2014) the present study explores the opportunities of a new market and already existing businesses are trying to expand. They had collected 91 sampled Self-Help Group members from Sangrur district and it had been observed that these groups were not working well and earning good profits due to lack of proper government support and knowledge of the market.

Datta (2016) study reveals that the social-economic background of the Self Help Groups members was determined their marketing capability, Self Help Groups products sale through both direct and indirect channels in local markets using traditional direct distribution, due to lack of marketing skills and unable forecast the future demand of their products.

Chandrasekar (2020) in his study has been carried and to identify the various problems faced by these SHG women in marketing, the result found that Problem face by SHG business women in their business were male domination, low confident, and few women have become role model, insufficient awareness, no co-ordination, and low investment.

4. OBJECTIVES OF THE STUDY

The study has following objectives

1. To analyse the marketing problems faced by rural women entrepreneurs in the study area
2. To provide remedies and suggestion to improve marketing self-help group product in the study area.

5. METHODOLOGY

The present study is based on both primary and secondary data. The population of the study was self-help group member who is entrepreneur in villupuram district. Primary data were collected from a sample of 225 respondents in villupuram district adopted purposive sampling techniques. The data was collected from selected respondents through Interview Schedule. Secondary sources of data were Books, Publication, Journals and Periodicals, Reports and information from the Website. The data collected are classified and analyzing the tools was used Percentage, Chi-Square Test, and Weighted Arithmetic mean.

6. INTERPRETATION AND ANALYSIS

The study was obtained basically from primary sources, i.e. they were collected by means to structured Interview Schedule. About 225 questionnaires were administered by the researcher to the randomly selected respondents. The responses collected through Interview Schedule are analyzed.

Table 1

Demographic Profile

| S.No | Variable | Frequency | Percentage |
|------|----------------------|-----------|------------|
| | Age (years) | | |
| 1 | Below 30 | 42 | 18.67 |
| 2 | 31-40 | 87 | 38.67 |
| 3 | 41-50 | 56 | 24.89 |
| 4 | above 50 | 40 | 17.78 |
| | Total | 225 | 100.00 |
| | Qualification | | |
| 1 | Illiterate | 46 | 20.44 |

| | | | |
|--|------------------------|-----|--------|
| 2 | Primary level | 47 | 20.89 |
| 3 | Higher secondary level | 75 | 33.33 |
| 4 | Graduate | 42 | 18.67 |
| 5 | Technical / Diploma | 15 | 6.67 |
| | Total | 225 | 100.00 |
| Monthly Income | | | |
| 1 | Below Rs. 10000 | 23 | 10.22 |
| 2 | 10000 – 20000 | 87 | 38.67 |
| 3 | 20000-30000 | 65 | 28.89 |
| 4 | 30000-40000 | 34 | 15.11 |
| 5 | 40000 and above | 16 | 7.11 |
| | Total | 225 | 100.00 |
| Experience in the field (years) | | | |
| 1 | below 5 | 89 | 39.56 |
| 2 | 5-10 | 63 | 28.00 |
| 3 | 10-15 | 46 | 20.44 |
| 4 | Above 15 | 27 | 12.00 |
| | Total | 225 | 100.00 |
| Nature of Business | | | |
| 1 | Manufacturing | 149 | 66.22 |
| 2 | Service | 76 | 33.78 |
| | Total | 225 | 100.00 |
| Location of business | | | |
| 1 | Rural | 110 | 48.89 |
| 2 | Semi- Urban | 80 | 35.56 |
| 3 | Urban | 35 | 15.56 |
| | Total | 225 | 100.00 |

Source: Primary Data

From the table 1 reveals that the age group of the sample entrepreneurs, 38.67 percent of the respondents are in the age group of 31-40 years, followed by 24.89 percent of the respondents between 41-50 years, 18.67 percent of the respondents are in the age below 30, and 17.78 percent of the respondents are in the age group of above 50 years. The educational qualification of the women entrepreneur, 33.33 percent of the respondents have completed their higher secondary, 20.89 percent of the respondents have primary level education, 20.44 percent of the respondents are illiterate, 18.67 percent of the respondents are completed are graduates and 6.67 percent of the respondents are technical / diploma. The monthly income of the respondents, 38.67 percent of the respondents are in the income group of Rs. 10000-20000 followed by 28.89 percent of the respondents are in the income group Rs.20,000-30,000, next 15.11 percent of the

respondents income is between Rs.30,000-40,000 and only 7.11 percent of the respondents income group of Rs. 40,000 and above. The experience of the select respondents, Out of 225 respondents 39.56 percent of the respondents' experience in the field only below 5 years, 28.00 percent of the respondents' experience in the field only below 5 years, 20.44 percent of the respondents' experience in the field between 5-10 years and only 12.00 percent of the respondents' experience in the field above 15 years, The nature of business sample respondents, 66.22 percent of the respondents' are manufacturing unit and 33.78 percent of the respondents' service enterprises. The local of the enterprises, 48.89 percent of the respondents' enterprises located in rural area, and 35.56 percent of the respondents' enterprises located in semi-urban and 15.56 percent of the respondents' enterprises located in urban area.

Table 2

Reasons for Joining in SHGs

| S.No | Variable | Frequency | Percentage |
|-------------|--------------------------|------------------|-------------------|
| 1 | Family commitment | 20 | 8.80 |
| 2 | Accumulate savings | 44 | 19.56 |
| 3 | Various credit option | 105 | 46.67 |
| 4 | Expansion of business | 32 | 14.22 |
| 5 | Get government incentive | 24 | 10.67 |
| | Total | 225 | 100.00 |

In most of the families, particularly among the lower and middle class families, both men and women forced to contribute for maintaining and running the family. To ascertain the reasons for joining in SHGs, Table 2 shows that, 46.67 percent of the respondents are joining in SHGs due to various credit option such as various loans for economic development, 19.56 percent of the respondents joining for Accumulate savings for future commitment, 14.22 percent of the respondents joining for expansion of business, 10.67 percent of the respondents joining for receive various government incentive and 8.89 percent of the respondents are joining for family commitment.

Table 3**Reasons for starting business under SHG**

| S.No | Reasons | Frequency | Percentage |
|-------------|-------------------------|------------------|-------------------|
| 1 | Previous experience | 20 | 8.89 |
| 2 | Support from family | 17 | 7.55 |
| 3 | Government subsidy | 27 | 12.00 |
| 4 | Demand of product | 35 | 15.56 |
| 5 | Technical qualification | 16 | 7.11 |
| 6 | Interest in earning | 58 | 25.78 |
| 7 | Motivate through SHG | 52 | 23.11 |
| | Total | 225 | 100.00 |

The researcher has identified some reasons for SHGs members start business under SHGs. Table 3 shows that 25.78 percent of the respondents are previous experience to reasons for SHGs members start business under SHGs. 23.11 percent of the respondents are Motivate through SHG to start business, 15.56 percent of the respondents are demand of product to reasons for start business, 12.00percent of the respondents are various subsidy from government to reason of the start business, 7.55percent of the respondents are support from family members, 7.11percent of the respondents are technical qualification and 8.89 percent of the respondents are Previous experience.

Table 4**SHG support to production and marketing of product**

| S.No | Various assistance | Mean | SD |
|-------------|---------------------------|-------------|-----------|
| 1 | Financial support | 3.45 | 2 |
| 2 | Various government scheme | 2.45 | 5 |
| 3 | Various skill training | 4.11 | 1 |
| 4 | Production support | 3.12 | 4 |
| 5 | Marketing support | 3.15 | 3 |

The researcher has identified some various supports to SHGs members for marketing of SHGs products. Table 4 shows that the Average scores are ranked according to their values. The first rank is given various skill training, financial support got the second rank, Marketing support placed the third rank, fourth rank is given Production support and last rank is given to various government schemes.

Table 5

Marketing problems of SHG product

| S.No | Problems | Mean | Standard Deviation | Rank |
|------|--|------|--------------------|------|
| 1 | Inadequate resources for marketing | 2.47 | 1.21 | 11 |
| 2 | Difficult to find out the market potential | 3.42 | 1.02 | 7 |
| 3 | Lack of Knowledge on marketing area | 3.12 | 1.03 | 8 |
| 4 | Less Promotional activity for SHGs Products | 3.45 | 1.25 | 6 |
| 5 | No branding of SHGs Products | 4.56 | 0.91 | 2 |
| 6 | Public are not encouraged to buy SHGs Products | 3.03 | 0.58 | 9 |
| 7 | Difficult to compete with MNC branded | 4.65 | 0.98 | 1 |
| 8 | Lack of equipments to meet market capacity | 2.75 | 1.11 | 10 |
| 9 | Shortage of finance | 4.29 | 1.05 | 3 |
| 10 | Inadequate marketing strategy | 2.45 | 1.06 | 12 |
| 11 | High cost of product | 4.25 | 1.35 | 4 |
| 12 | Less advertisement | 4.11 | 1.39 | 5 |
| 13 | More Exhibition cost | 2.35 | 1.01 | 13 |

Table 5 shows that the marketing problems of SHGs product in villupuram district, The SHGs members have so many problems out of which the researcher taken into account thirteen major marketing problems like heavy competition, inadequate marketing strategy, branding, less promotional activity and shortage of finance. Table 5 reveals that the marketing problem of self help group product was high (mean Score > 4.00) in Difficult to compete with MNC branded which ranks first with mean score of 4.65 and standard deviation 0.98, No branding of SHGs Products which ranks second with mean score of 4.56 and standard deviation 0.91, Shortage of finance placed the third with mean score of 4.29 and standard deviation 1.05, High cost of

product SHG product compared with MNC product with mean score of 4.25 and standard deviation 1.35 in fourth place and Less advertisement of SHG product the fifth problems with mean score of 4.11 and standard deviation 1.39. The marketing problem of self help group product was moderate level (mean Score > 3.00 - 4.00>) in Less Promotional activity for SHGs Products, Difficult to find out the market potential, Lack of Knowledge on marketing area and Public are not encouraged to buy SHGs Products. The marketing problem of self help group product was low level (mean Score < 3.00) in Lack of machines and equipments to meet market capacity, Inadequate resources for marketing, Inadequate marketing strategy and More Exhibition cost.

Table 6

Suggestion to improve marketing of SHG product

| S.No | Reasons | Frequency | Percentage |
|-------------|----------------------------|------------------|-------------------|
| 1 | Improve market awareness | 51 | 22.67 |
| 2 | branding of SHGs Products | 52 | 23.11 |
| 3 | Adequate Financial support | 58 | 25.78 |
| 4 | Technical qualification | 30 | 13.34 |
| 5 | Low cost of loans | 34 | 15.10 |
| | Total | 225 | 100.00 |

Table 6 shows the sample respondents Suggestion to improve marketing of SHG product, 25.78percent of the respondents Suggestion to improve marketing of SHG product are Adequate Financial support through SHG, 23.11 percent of the respondents suggested to improve marketing have been common brand of SHGs Products, 22.67 percent of the respondents Suggested to improve marketing of SHG product are Improved market awareness, 15.10 percent of the respondents suggested to arrange Low cost of loans for SHG members and 13.34 percent of the respondents are improved technical qualification to members.

7. CONCLUSION

This study has given about the problems of marketing SHGs products in Villupuram district. Nodaway's women instead of employment seekers, employment providers and provide large number of employment opportunity. Even though they work hard their marketing are in feeble condition. So the government must take necessary measure to improve their conditions. Through proper training and contribute for their personal development and for the progress of the district, state and nation. Women SHGs members should have their own opinions and self assured. They should be able to withstand all risks for becoming efficient marketers. They should be more receptive to new ideas and open to change and more confident of the future. Without disturbing her pivotal role in the family, they should organize their working time with the help of modern technology in such a way as to avoid conflict between official duties and familial responsibilities. It is convenient for a woman to control a marketing business.

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