An Overview of the role of Marketing Assistance in Self-Help Groups' Sustainability: with specific reference to Delhi, NCR Region

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Abstract

Unemployed citizens become a liability not only for their families but also for the nation. A nation's per capita and national income increases with the increase in its productive human capital. Self-Help groups play a major role in providing entrepreneurship opportunities to urban and rural poor. A lot of effort has been put in by Central and various state Governments over giving financial assistance to set up SHGs across the country. Lack of marketing and business skills, production and operational problems lead to failures of these micro businesses in many cases. Gautam Buddha Nagar and its neighboring region is host to rapid urbanization and seeing a surge in migrated population due to its proximity with Delhi. The role of SHGs become more important in financial and social upliftment of this region in this scenario. This paper tries to find out the extent to which the marketing assistance is provided to various SHGs in this region and the sustainability of their businesses.

Keywords: Self-Help Groups, Application of Marketing, Women Empowerment, Skill Development, Social Upliftment, Microfinance, SHG, Sustainable Business.

INTRODUCTION

Self-reliance of the oppressed and the weak is important for a nation like India's economic growth. In doing so, self-help groups play a significant role. Not only does it create opportunities

for economically disadvantaged families, but it also helps boost the social security of the poor. The leaders who aspire for perfection and quality have observed that self-image knowledge empowers them to make full use of their abilities and ability, contributing to organizational growth and development in turn. Self-image recognition

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increases learning and growth and opens up opportunities for innovation and creativity as well (Naeem, 2018).

The Government of India has concentrated heavily on this aspect for the last 30 years by providing various financial assistance and assistance to self-help groups in this region. An agency that promotes the implementation of this is the National Rural Livelihood Mission (NRLM). State governments also play their part in supporting them with different microfinance schemes through the State Rural Livelihood Mission (SRLM). Several studies have been conducted to measure the role of micro-finance institutions for women empowerment in India (Agarwal & Wani, 2020; Dey & Kaur, 2019). Several government and private banks and non-governmental organizations are also working to promote SHGs by providing them with simple unsecured loans and assistance in any economic activity. The most popular areas in which SHGs are involved are schemes such as making Sauchalay, Ration stores, manufacturing Agarbatti, etc.

Many NGOs and NBFCs, in addition to various government departments, also assist SHGs in providing micro credits. These Micro-finance institutions have been successful in providing financial assistance to these SHGs to a great extent (Sheikh, 2013). Their entrepreneurship projects are financially assisted and they are also given instruction. But the absence of marketing expertise in the long run makes their projects economically unviable.

Being host to a very large population Delhi NCR region is one of the most densely populated area in the country. The region comprises of National Capital along with its 5 satellite cities of Noida, Greater Noida, Ghaziabad, Faridabad and Gurgaon in the most densely populated area of the country. Due to the proximity of Delhi, this area is seeing surge in population due to migration from rest of the

country. People come to NCR in search of livelihood and this population blast due to migration has resulted in making Gautam Buddha Nagar as the fastest growing area of the country. Due to rapid urbanization, land acquisitions in the area of Noida and Greater Noida is experiencing rapid economic, demographic and social cultural changes. This urbanization has proved to be a boon for landowners in the villages of Gautam Buddha Nagar. On the other hand, it has posed some grave challenges to the landless residents with the manifold rise of the rented accommodation, rise in inflation, rise in the cost of living, rise is the cost of education and reduction in their standard of living.

People who were unskilled and migrated from other states also became part of this vulnerable section of society struggling to meet their end. So, it becomes inevitable for the state and Central Government to provide support to these self-help groups.

This paper aims to research the degree to which different means assist the Self-Help groups. In the Noida area (Gautam Buddha Nagar), there are primarily two categories of self-help groups that are interested in the manufacture of saleable goods and those that are in the distribution of services. Some banks and private NBFCs are also providing unsecured loans as microfinance interest rate of 10 to 28%¹. SHGs are further divided into two categories based on their size. Those who are with 10 to 20 members are called SHGs. And those who are having 5 to 6 members are called JLG, that is, Joint Liability Groups.

Keeping the above consideration in mind the current study is divided into five sections. The First section gives an overview on the topic and elaborates the requirement for study. The second section presents the review of related literature available on the topic taken for study. The third section includes descriptions of the data definition and analysis methods implemented for the study to be carried

1. MSME data source

out. The fourth section presents empirical findings and analysis of current research econometric methods applied. Section fifth discusses the conclusion of current research and its future direction.

REVIEW OF LITERATURE

Most of the studies done on SHGs are either in South India or Eastern India and a very less literature is available on the status of SHGs in Delhi-NCR region where Gautam Buddha Nagar is a prominent area. Also the studies on self-help groups primarily researched the financial aspects and were related to women empowerment and dwells in the socio-cultural status of women and marginalized societies but very few of the studies were able to touch the aspect of implementation of marketing strategies and sustaining the business in cut throat competition of this globalized market scenario. There are many studies which disclose the gender discrimination even in current times (Srivastava & Barthwal, 2017). So the current section presents an overview of related literature on offered topic.

In his study, (Subramanian, 2001) highlighted that, compared to those who are not supported by NGOs, the Self-Help groups which received assistance from various NGOs performed better in terms of capacity building and in establishing access to state institutions and resources. Officials were doubtful, however, about the position of NGOs who were viewed as undermining their authority. Too much bureaucratic intervention was found when NGOs were asked to undertake self-help groups and other developmental initiatives for government projects. The long list of government procedures to do and don't do is unfriendly to the approach of NGOs. Community schemes are highly favored in the newly modernized government self-employment programme of the Swarna Jayanthi Gram Swarojgar Yojana (SGSY) through the establishment of SHGs. However, BPL lists are not ready to organize households into SHGs for the implementation of the programme in any of the North Eastern States.

(Ojha, 2001) in his study revealed that Self-Help Group model of self-employment generation is quite workable provided extreme care is taken in formation and the promotion of Self-Help Groups and its products. The promotion of Self-Help groups consists of supporting individuals to join together, form a workable group and setting up a body that can utilize and sharpen the skill of group members. The aim of the promotion of self-help groups should be to attain a sustainable business for its members so that social and financial upliftment of the SHG group members can be achieved. (Barik & Vannan, 2001) focused his study towards finding the ways to develop the self-help group to work as a sub-system of credit co-operative societies in India. While (Mani Singh, 2001) discussed some organization aspects of self-help groups in his study.

(Chiranjeevulu, 2003) in his research titled "Empowerment of Women Through Self Help Groups" has shown that the multi-pronged approach including local marketing to export has been contemplated in SHGs. A proper channel of marketing comprising local bodies to district authorities is essential in channelizing the product from SHGs to its intended market. He also emphasized upon the need of establishing a network with other self-help group members so that internal sales and consumption can be increased. (Villi, 2003) discussed the challenges and issues of self-help groups in the form of micro units.

(Purushotham, 2004) in his study, "Marketing support to the SHGs", revealed that SHG members are mostly residing in the region with high poverty in villages and suburban areas, without proper infrastructural facilities. They find it problematic to conceptualize, produce, promote and market the products of a micro-enterprise due to several limitations. These are mainly the problem of selection of key activities that will be accepted by the market. He further wrote that policy makers should restructure their intervention so that SHGs can identify and access markets for their products, developing consumable products for the market,

building up an proper market channel for the distribution of their products and finally arming the SHG members with the required skillset so that they can utilize their potential to the maximum extent. (Sundar & Asokan, 2004) investigated the role and performance of co-operative banks in financing the self-help groups run by women.

(Chittaranjan, 2005) highlighted in his research paper that there are mainly two kinds of Self Help Promoting Institutions (SHPI) involved at the household level in the clothing market. It is the government and the several other participating NGOs. The SHGs funded by DRDA are more systematized and have better organizational capacity to carry out business, especially in relation to the state's clothing sector. Interestingly, the SHGs funded by NGOs have taken a more active role in other progressive initiatives in the villages than the SHGs supported by the DRDAs. His study also concluded that capacity building and the availability of credit are complementary inputs to the growth of the garment sector based on SHG.

(Muthukrishnan, 2005) highlighted in her paper that the members of Self-Help groups should focus a cautious approach before targeting and positioning their product in the market. Their competition is with the existing organized sector and they must decide on the pricing of the product before going to the market. The perceived value of its product and the price at which the product, credit time, marketing infrastructure available, etc. are offered by its rivals have a major effect on the consumer's buying decision. Self-help organizations should also concentrate on enhancing the consistency of their goods for consumer acceptance.

(Ganapathi & Sannasi, 2008) has shown the various factors that influence the women entrepreneurs. The study showed the similarities among women entrepreneurs, their characteristics, common challenges faced by them for taking out their business activities. It also focuses on the necessary approach to overcome the challenges by various

women entrepreneurs. The study finally concluded that a motivation should always be there among women to establish business in the interest of the family income and get involved into economic activities. It not only helps in the upliftment the family in but also increases the national income.

(Kumararaja, 2009) found that most of the women affiliated with different SHGs are in the development of agarbathis, soap, candle, ready-made clothes, pappad, pickles, fur toys, palm leaf products, bags, ornaments, eatables, coir mat and other coir products, mattresses, chapples, leather products, etc. while researching the impact of Mahalir Thittam of Tamil Nadu State. The SHG women screen the ration shops' normal and necessary activities, observe vigil over the preparation of illegal liquor (breweries) and assist the sick, abandoned and widows to receive simple loans. In addition to savings, SHG members are active in village sanitation, adult literacy projects, family planning and child health programmes, pulse polio campaigning, backyard garden work, organizing health check-up camps, village liquor prohibition, encouraging and campaigning for the prohibition of tobacco sales and use, recognition of deadly diseases such as AIDS, and many others. When lent internally from SHGs, the project showed 100 percent repayment by SHGs to the banks and a repayment rate of 95 percent. Direct borrowers' repayment rates also rose from 30 percent to 70 percent. Within just seven days of their order, banks pay out the loan to SHGs at their doorsteps. In order to establish the Village Development Council (VDC) for the social upliftment of the villages, SHGs also help. These members of the VDC are active in social and infrastructural growth activities.

(Deininger & Liu, 2013) conducted a study in Indian context to find out different economic and social aspects of self-help groups models. In their book, (Lavoie & Gidron, 2014) showed a light on mutual and self-help groups taking global perspective in context. (Brody, et al., 2017) studied whether the SHGs programme are helpful for women

empowerment. In their findings they concluded that SHG programmes are successful in creating women empowerment. Chakraborty, et. al. (2019) also developed the factors showing impact of self-help group in poverty reduction in Delhi NCR region. Their study checks the reliability of the factors developed for study. Gandhi, & Udayakumari, (2013) studies the role of marketing assistance and strategies in development of women self-help groups.

Kapoor, S. (2019) studied considerable improvement in the economic activities of SHGs. The banks provided them loans at a rate of 18% per annum (or 2% per month) and provided financial training and entrepreneurship skill building programs. The groups were not given any special help for branding, packaging and distribution of their products. Their products and services were largely consumed within the society. Though the entrepreneurial skills and activities increased and the standard of living of the associated families also improved. Testoni, et. al. (2019) analyzed how self-help groups are capable of counselling and providing support to suicide survivors. They also studied the techniques adopted by SHGs in supporting the people suffering from mental health issues.

Challenges with SHGs

SHGs produce a variety of products and into delivery of many services but the sale ability and acceptability of their products are largely hampered by the lack of marketing strategies such as

Product:

- Inadequate packaging
- Inappropriate product design not based on existing consumer demand.
- Inadequate product quality following safety sanitation and cleanliness while production.
- Inconsistent product quality due to manual production leading to variation in product features between two consecutive products of the same brand.

Price:

- No research before deciding the final price of a product
- Not leveraging the handmade for Organic nature of the product for pricing purpose.
- No pricing strategies are used as market skimming pricing or penetration pricing.
- Exploitation my suppliers also is a big problem for the pricing oblique costing as a suppliers of raw material sell them products at high prices because of payment and credit terms.

Promotion:

- Absence of any renowned brand logo or trademark.
- Absence of patents copyrights for their products which are prone to be copied by big corporate players.
- No advertisement due to absence of promotional budget.
- No promotions to ATL or BTL media vehicles.
- No digital presence.
- Not using techniques for product awareness bus marketing etc.
- Central and State Governments are organizing various trade fairs from time to time, but it fails to get the market comprising of common man. Also, one SHG can participate in maximum of 4 trade fairs organized by the Government in a year.

Place:

- Absence of proper channels of distribution and distribution strategies.
- Government is trying to help them with bringing up concepts like e-Chaupals and village distribution centers. Also, NGOs are in helping them in distributing their products, and to take their products to take their products to their potential customers.
- Middleman take their products at cheaper rates and sell them in supermarkets by labelling it organic with different brands
- Absence of dedicated channel partners which can take their product to the final consumer.

RESEARCH METHODOLOGY

Objectives of Study

- To explore the factors of marketing used by SHGs impact their sustainability.
- To discover the extent to which marketing techniques are helpful in growth of SHGs.

Research Design: Exploratory Research Design has been used for this study.

Data type: Primary and secondary data both were used.

Sampling method: Snowball sampling method is used for reaching out to the respondents

Sample size: 69 members from 7 self-help groups around Gautam Buddha Nagar (Noida) and nearby areas.

Primary data has been used to conduct exploratory factor analysis. A self-constructed questionnaire on relevant information and opinion on taken variables using seven points likert type scale (Strongly Agree, Agree, Slightly Agree, Neutral, Slightly Disagree, Disagree and Strongly Disagree) was administered to the respondents.

Statistical Tools Used

Principle component analysis has been used to extract the factors of sustainability. The complete statistical plan includes the calculation of KMO value, anti-image correlation value, communality value, total variance explained and validity and reliability of scale used.

Empirical Results

The value of Kaiser-Meyer-Olkin measure is 0.70 which is more than 0.6 and the results value of Bartlett's test of sphericity (the value of chi-square is 1317.690) is significant ($p < 0.001$, $p = 0.000$). The measured value indicates that the current data is fit for the study. The Anti image correlation has been calculated to test the sample sufficiency of each variable individually. The values of anti-image correlation have been given in table 2. The values for most of the variables are either close to 7 or more than that. This indicates sample adequacy for each variables. Only two variables FAC10 and FAC14 have weak anti image correlation value. But factor 10 has good communality value so it has been retained and factor 14 has been removed (due to low anti-image correlation coefficient) from further portion of the analysis.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.700
Bartlett's Test of Sphericity	Approx. Chi-Square	1317.690
	df	136
	Sig.	.000

Table 2: Anti Image correlation Matrix

VAR1	Education status of members	.582 ^a
VAR2	Location of SHG	.779 ^a
VAR3	Leaders/organizers in SHG	.857 ^a
VAR4	Annual Income of SHG	.539 ^a
VAR5	Dropout rate of members	.638 ^a
VAR6	Size	.834 ^a
VAR7	Experience of members	.781 ^a

VAR8	Rate and Periodicity of Saving	.804 ^a
VAR9	Paying capacity of loan	.695 ^a
VAR10	Community Relationship	.568 ^a
VAR11	Media relationship	.642 ^a
VAR12	Frequency of meetings	.857 ^a
VAR13	Current Age of SHG	.665 ^a
VAR14	Amount of loan taken	.311 ^a
VAR15	Maintenance of Records	.629 ^a
VAR16	Attendance in Meetings	.796 ^a
VAR17	Proper planning and organizing	.806 ^a

The value of communality is shown in Table3, which means how much of each variable is compensated for by the core factor. Communities with factor analysis should be 0.4 or greater for better measurement. There is more than 0.4 importance of communality in all the variables.

Table 3: Communalities

	Initial	Extraction
VAR1	1.000	.883
VAR2	1.000	.922
VAR3	1.000	.773
VAR4	1.000	.748
VAR5	1.000	.894
VAR6	1.000	.781
VAR7	1.000	.811
VAR8	1.000	.655
VAR9	1.000	.845
VAR10	1.000	.979
VAR11	1.000	.935
VAR12	1.000	.765
VAR13	1.000	.763
VAR15	1.000	.947
VAR16	1.000	.865
VAR17	1.000	.643

Extraction Method: Principal Component Analysis.

Table 4 displays the total variance explained and the factors' eigen values. The table's Eigen value demonstrates the relative significance of each factor in accounting for the unique set of variables being evaluated. The table shows the total variance described in the current scenario by five variables that lead to SHG sustainability. Only variables with an initial eigen value greater than or equal to 1 have been preserved. Total variance explained by these factors is 82.561%.

Table 4: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.273	32.955	32.955	5.273	32.955	32.955	4.064	25.398	25.398
2	3.760	23.502	56.457	3.760	23.502	56.457	3.492	21.822	47.220
3	1.775	11.094	67.551	1.775	11.094	67.551	2.240	13.997	61.217
4	1.536	9.600	77.151	1.536	9.600	77.151	1.741	10.884	72.101
5	.866	5.410	82.561	.866	5.410	82.561	1.674	10.460	82.561
Extraction Method: Principal Component Analysis.									

Following figure show the scree plot of eigen values of all the variables.

Figure 1

Table 5 presents the extracted factors of sustainability of self-help group. The values of alpha coefficient > 0.7 (acceptable) or between 0.7 or 0.6 (middling value) are acceptable (Griethuijsen et al., 2014).

Table 5: Identification of factors

Factor extracted	Variables of study	Factor Loading	Reliability value
Factor 1: Organizational set up of self-help group (total variance explained: 25.398%)	Location of SHG	0.954	0.911
	Leaders/organizers in SHG	0.938	
	Size	0.831	
	Current Age of SHG	0.822	
Factor 2: Network and relationship of SHG (total variance explained: 21.822%)	Dropout rate of members	0.947	0.831
	Community Relationship	0.911	
	Media relationship	0.801	
	Maintenance of Records	0.799	

Factor 3: Financial Stability of SHG (total variance explained: 13.997%)	Annual Income of SHG	0.911	0.811
	Rate and Periodicity of Saving	0.838	
	Paying capacity of loan	0.826	
Factor 4: Competence of Members of SHG (total variance explained: 10.88%)	Education status of members	0.811	0.803
	Experience of members	0.782	
Factor 5: Planning and Coordination of SHG (total variance explained: 10.46%)	Frequency of meetings	0.896	0.721
	Attendance in Meetings	0.828	
	Proper planning and organizing	0.816	

So we can see that five new factors have successfully been constructed using factor analysis and assigned as the factors responsible for sustainability of SHGs in current scenario. Following table shows the names of newly developed variables and percentage of variance explained by each of the factors.

CONCLUSION

As per the findings of our study, we have reached to a conclusion that organizational set up of self-help group, being the initial and important factor plays a vital role in bringing stability and longevity of SHG. After that we can look up to Network and relationship of SHG as another very important factor. Without good network and relationship, it would be difficult for SHG to function independently. Financial stability of SHG gives rise to its activities and progress, so it also plays an important role. Financial stability is governed by marketability of its products to end consumers and repeat purchase by its consumers. Competence of members of SHG and Planning and coordination among members and activities also plays an important role in the sustainability of self-help groups.

All the state and Central governments are focusing a lot on the growth of micro-organizations. Their prime focus has been concentrated to facilitating people with financial assistance. Even in the last decade, the government focused on skill building

and achieved its objectives to some extent, but the need of marketing assistance to self-help groups and other micro organizations is needs to be addressed. It can help them to establish, grow and most importantly to sustain their businesses. In research when the respondents were asked about the Government support, they agree that that the government organizations, public sector and private banks are helping them in getting financial assistance to a large extent. Majority of the respondents where either unaware of the marketing support or else they are agreeing that a lot can be done in this aspect. The products of the SHGs are generally displayed in some exhibition or SARAS mela that happens two or three times a year. The Government officials also extended their hands to SHGs by occasionally buying their products for personal consumptions or for gifting purpose. But largely, almost all the SHGs in this region are searching for a market that offers a sustainable demand for their products. Most of them are struggling to sell their end products in existing consumer market.

We also saw that self-help groups failed to sustain due to failure of the products in mass market. They are selling their products are largely comprised of local village level customers through their personal contacts, who have very less buying power. As Noida and its surrounding regions are rapidly urbanizing, so there could be a huge opportunity to the self-help groups to target this affluent class of

customers with their products labelled as handmade or are green products. If marketed well, they will be able to not only sustain the existing competition posed by the organized corporate sector, but also will be able to charge a premium on their products. The Government of India and the state government of Uttar Pradesh has done a lot for the upliftment of the self-help groups, but if they are supported with proper marketing and distribution support, the result would be even better. A successful self-help group not only provides employment to its members but also contribute considerably in the upliftment of the social and financial status of rural and urban woman which is one of the most vulnerable section of the society.

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