

Vol 6 Issue 4 May 2016

ISSN No : 2230-7850

International Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

Executive Editor
Ashok Yakkaldevi

Editor-in-Chief
H.N.Jagtap

Welcome to ISRJ

RNI MAHMUL/2011/38595

ISSN No.2230-7850

Indian Streams Research Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

Regional Editor

Manichander Thammishetty
Ph.d Research Scholar, Faculty of Education IASE, Osmania University, Hyderabad.

Mr. Dikonda Govardhan Krushanahari
Professor and Researcher ,
Rayat shikshan sanstha's, Rajarshi Chhatrapati Shahu College, Kolhapur.

International Advisory Board

Kamani Perera Regional Center For Strategic Studies, Sri Lanka	Mohammad Hailat Dept. of Mathematical Sciences, University of South Carolina Aiken	Hasan Baktir English Language and Literature Department, Kayseri
Janaki Sinnasamy Librarian, University of Malaya	Abdullah Sabbagh Engineering Studies, Sydney	Ghayoor Abbas Chotana Dept of Chemistry, Lahore University of Management Sciences[PK]
Romona Mihaila Spiru Haret University, Romania	Ecaterina Patrascu Spiru Haret University, Bucharest	Anna Maria Constantinovici AL. I. Cuza University, Romania
Delia Serbescu Spiru Haret University, Bucharest, Romania	Loredana Bosca Spiru Haret University, Romania	Ilie Pintea, Spiru Haret University, Romania
Anurag Misra DBS College, Kanpur	Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Xiaohua Yang PhD, USA
Titus PopPhD, Partium Christian University, Oradea,Romania	George - Calin SERITAN Faculty of Philosophy and Socio-Political Sciences AL. I. Cuza University, IasiMore

Editorial Board

Pratap Vyamktrao Naikwade ASP College Devrukh,Ratnagiri,MS India Ex - VC. Solapur University, Solapur	Iresh Swami Ex - VC. Solapur University, Solapur	Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur
R. R. Patil Head Geology Department Solapur University,Solapur	N.S. Dhaygude Ex. Prin. Dayanand College, Solapur	R. R. Yalikar Director Managment Institute, Solapur
Rama Bhosale Prin. and Jt. Director Higher Education, Panvel	Narendra Kadu Jt. Director Higher Education, Pune	Umesh Rajderkar Head Humanities & Social Science YCMOU,Nashik
Salve R. N. Department of Sociology, Shivaji University,Kolhapur	K. M. Bhandarkar Praful Patel College of Education, Gondia	S. R. Pandya Head Education Dept. Mumbai University, Mumbai
Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai	Sonal Singh Vikram University, Ujjain	Alka Darshan Shrivastava Shaskiya Snatkottar Mahavidyalaya, Dhar
Chakane Sanjay Dnyaneshwar Arts, Science & Commerce College, Indapur, Pune	G. P. Patankar S. D. M. Degree College, Honavar, Karnataka	Rahul Shriram Sudke Devi Ahilya Vishwavidyalaya, Indore
Awadhesh Kumar Shirotriya Secretary,Play India Play,Meerut(U.P.)	Maj. S. Bakhtiar Choudhary Director,Hyderabad AP India.	S.KANNAN Annamalai University,TN
	S.Parvathi Devi Ph.D.-University of Allahabad	Satish Kumar Kalhotra Maulana Azad National Urdu University
	Sonal Singh, Vikram University, Ujjain	

Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India
Cell : 9595 359 435, Ph No: 02172372010 Email: ayisrj@yahoo.in Website: www.isrj.org



AN EVALUATION OF SWARNA JAYANTI SHAHARI ROZGAR YOJANA IN ALLEVIATING URBAN POVERTY WITH SPECIAL REFERENCE TO WOMEN SELF HELP GROUPS OF THANE DISTRICT



Sachin Deshmukh¹ and Swapnil Sonje²

¹Professor & Area Chairperson – Business Analytics, Vivekanand Education Society's Institute of Management Studies & Research, Mumbai.

²Administrative Officer, Dr. D.Y. Patil Vidyapeeth, Pune.

ABSTRACT

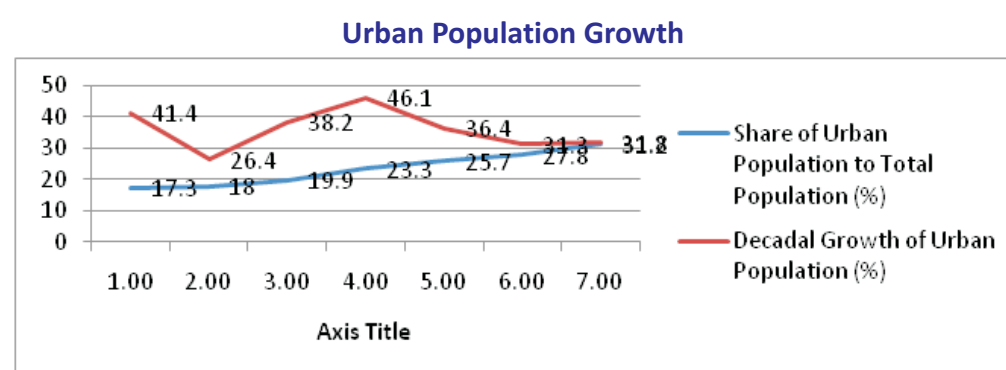
Today women entrepreneurship is seen as effective strategy to alleviate rural and urban poverty. This research work aims at evaluating the efforts of government to alleviate urban poverty through women entrepreneurship. The study was conducted on women self help groups from Thane district that are financially assisted by the state government under the scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY). The objective of the study was to understand whether women self help groups (SHG) financially assisted by government's scheme like SJSRY helps to alleviate urban poverty. The study is conducted in two parts, (i) to know the perceptions of the members of women SHGs regarding SJSRY and (ii) to understand the problems faced by the SHGs in marketing their products and services.

KEYWORDS :women entrepreneurship, alleviate rural and urban poverty, SJSRY.

INTRODUCTION

One of the remarkable features that India has experienced since independence is the growth in the urban population. Today, the country has more than 31% of its population residing in the urban areas. Several factors have contributed to the increase and growth in the urban population, of which some are shift in the work force from agriculture to industry, progress in education, transportation and communication facilities. The displacement of the workforce from rural to urban areas has created

serious stress at the receiving regions. The capacity of the cities and towns to assimilate the migrants by providing employment, access to land, and basic amenities are limited. The migration of a part of population to urban areas from rural areas is been considered as one of the major factors for growth of slums. India's urban population has grown from 17.3% in 1951 to 31.16% in 2011. The projections of urban population in 2030 are a whopping 590 to 600 million.



Source: Census of India 1951 – 2011

	1951	1961	1971	1981	1991	2001	2011
X Axis	1	2	3	4	5	6	7

One of the major factors of the economic growth of our country is urbanization. Cities in India are emerging as country's engines of economic growth, contributing more than 60% to the GDP. According to 2011 census, urban population of our country stands at 377 millions. Despite the robust growth in India's economy, the number of urban poor has steadily increased over the period of time. The number of urban poor is a staggering 26% of the urban population. Many of these urban poor dwell in deplorable living conditions in slums. The slum population in the country is estimated at 93 million according to 2011 census. The number of headcount of urban poor continues to increase. According to the Ministry of Housing and Urban Poverty Alleviation, 3 percent of the urban population does not have an exclusive room for living, while 32 percent live in one room house. About 29.4 percent of the urban population does not have access to tap water and 18.6 percent have no latrine facility within the house. 7.3 percent of urban population still does not have access to electricity. With reference to assets, 13.3 percent of urban population does not have access to a television and 89.6 percent do not have access to a computer. 7 percent of the urban population has no access to any asset such as radio, television, computer, telephone, and bicycle.

In 2004-05 between 72 and 82 per cent of the usually employed male urban poor and between 78 and 80 per cent of the usually employed female urban poor were reported to be either self-employed or casually employed. Wage employment among them is limited to just about 20 per cent compared to an All-India average of about 40 per cent. It is this fact that imparts a high degree of instability to the income profile of the urban poor, and restricts their access to any form of institutional and market finance.

The nature of problems faced by the urban poor and the rural poor are different in nature and their effects. Therefore, it becomes necessary to address both these issues separately. The Twelfth Plan Document identifies the dimensions of urban poverty can be divided in three main categories

I. Residential vulnerability – that is access to land and shelter

ii. Social vulnerability – deprivation related to factors like gender, age, social stratification, lack of voice, inadequate participation in governance.

iii. Occupational vulnerability – precarious livelihoods, dependence on informal sectors for employment, lack of security, and poor working conditions.

A high correlation is found to be between informal economy and poverty. According to NCEUS report (2007), 77% of the total population in the country is living below Rs. 20 per day and constituted most of India's informal economy. About 79% of the informal or unorganized workers belong to this poor and vulnerable group. These workers have no legal protection of the job or social security and live in abject poverty.

In addition, there are problems like illegal existence in terms of livelihood and shelter and resultant insecurity, criminalization and violence. There is also a need to acknowledge special burden borne by women, their physical insecurity, poor health and lack of sanitation facilities. The existential experience and reality of the urban poor, as established by innumerable micro and macro level studies, is a life of insecure low-wage, low-productive employment, poor and uncertain shelter, low access to basic amenities such as clean drinking water, sewerage and sanitation, and poor nutritional levels.

Both, the state and the central governments are trying to alleviate urban poverty through various schemes like Swarna Jayanti Shahari Rozgar Yojana (SJSRY) which is operational since 1997. The scheme provides financial assistance to the urban poor in setting up small businesses, thus helping them to earn their livelihood. The three key objectives of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are:

- Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor;
- Supporting skill development and training to enable the urban poor have access to employment opportunities provided by the market or undertake self-employment; and
- Empowering the community to tackle the issues of urban poverty through suitable self-managed community structures and capacity building programs.

The delivery of inputs under the Scheme is through the medium of Urban Local Bodies (ULBs) and community structures. Thus, SJSRY calls for strengthening of these local bodies and community organizations to enable them to address the issues of employment and income generation faced by the urban poor.

This paper attempts to study whether Women Self Help Groups seeking financial assistance from the state government under the SJSRY scheme are successful in earning their livelihood and gaining financial freedom.

Research Methodology

The Research problem

The paper attempts to study whether the efforts made by the government to alleviate urban poverty are successful. The study is conducted on Women Self Help Groups of Thane district that have availed financial assistance under the SJSRY scheme. The problem is divided into two parts (i) to study the perceptions of members of women SHGs towards SJSRY and (ii) to understand problems faced by SHGs in conducting their day to day business.

Objective of Study

The major objectives of the study were

1. To find whether the women self help groups seeking financial assistance under schemes like SJSRY

are successful in alleviating their poverty.

2. To understand the problems, if any, faced by the women self help groups in conducting their businesses.

3. To find the marketing problems if any, faced by the manufacturing units of the women self help groups.

Research Design

It is an empirical study (descriptive approach) based on survey method.

Data Collection

Primary data on SHGs were collected from the district of Thane. The survey included both the office bearers and the ordinary members of the SHGs. The data were collected by personally visiting the members of the SHGs and a structured questionnaire was designed. The questionnaire was evaluated for its efficiency and reliability through a pilot study of fifty respondents.

Secondary data were research papers, magazines and reference books. The data to be collect from various aspects for this research, the data will be collected through following sources-

*Government Reports

*News papers

*Magazines

*Research Books

*Internet

The Sampling Process

The Universal Set – The universal set included all the Women Self Help Groups.

Sample Frame – All the Women Self Help Groups registered under Swarna Jayanti Shahari Rozgar Yojana.

Geographical Region – The women members of SHGs of Thane district were considered as the universal set.

The Sample Size

The formula used was

$$n = \frac{Z^2 p(1-p)}{e^2}$$

Where $p = 40\%$, $e = 0.05$ (at 5% significance level) $Z_{\alpha/2} = 1.96$

$$= \frac{1.96^2 \cdot 0.4(1-0.4)}{0.05^2}$$

$$= 368.8 \sim 400$$

The sample size calculated was 400 respondents

Data Analysis & Interpretation

Hypothesis I

H01: There is no significant difference between the attitude and perceptions of the women self help

groups towards Swarna Jayanti Shahari Rozgar Yojana

H11: There is a significant difference between the attitude and perceptions of the women self help groups towards Swarna Jayanti Shahari Rozgar Yojana

The analysis was carried across various age groups in the study through cross tabulation.

Age of Respondents					
	Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	56	14.0	14.0	14.0
	Between 25 & 35	98	24.5	24.5	38.5
	between 35 & 45	137	34.3	34.3	72.8
	45 +	109	27.3	27.3	100.0
	Total	400	100.0	100.0	

Age of Respondents * Perception towards SJSRY Cross Tabulation							
Particulars		Perception towards SJSRY					Total
		Strongly Negative	Somewhat Negative	Neutral	Somewhat Positive	Strongly Positive	
Age of Respondents	Below 25	5	14	3	26	8	56
	Between 25 & 35	9	13	7	41	28	98
	between 35 & 45	12	19	11	48	47	137
	45 +	6	17	9	45	32	109
Total		32	63	30	160	115	400

Particulars	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.520 ^a	12	.405
Likelihood Ratio	13.072	12	.364
Linear-by-Linear Association	3.041	1	.081
N of Valid Cases	400		

a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 4.20.

Findings

- 23.75% of the respondents feel that SJSRY scheme is not effective enough to alleviate poverty in India.
- 68.75% of respondents were happy with the efforts of Central and State Governments to alleviate poverty through SJSRY. 7.5% of the respondents remained neutral.
- The Chi – square statistic value of 12.520 indicates that the difference in the attitudes and perceptions of respondents is not significant over various age groups.

Analysis of the Data for Hypothesis II

H02: The women self help groups do not lack in marketing efforts to sell their products

H12: The women self help groups lack in marketing efforts to sell their products

The second hypothesis was analyzed at two levels

I. On the basis of data collected from the members of SHGs

II. On the basis of data collected from consumers who were knowledgeable about SHGs

PART I - Analysis of Data of SHGs**1. Membership types of Respondents in SHGs**

	Particulars	Frequency	Percent	Valid Percent
Valid	Ordinary	212	53.0	53.0
	Office Bearer	188	47.0	47.0
	Total	400	100.0	100.0

53% of the SHG members surveyed were ordinary members and 47% surveyed were office bearers.

2. Duration of Membership of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	less than 5 years	150	37.5	37.5
	Between 5 and 10 years	211	52.8	52.8
	Above 10 Years	39	9.8	9.8
	Total	400	100.0	100.0

52.8% of the members have membership tenure between 5 and 10 years. The higher percentage in this category suggests that the respondents were in a position to narrate their experiences of working with the SHGs.

3. Qualification of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	Primary School	71	17.8	17.8
	Secondary School	149	37.3	37.3
	HSC	139	34.8	34.8
	Graduation	32	8.0	8.0
	Post Graduation	9	2.3	2.3
	Total	400	100.0	100.0

17.8% of the respondents attended primary school.
 37.3% of the respondents attended secondary school.
 34.8% of the respondents attended HSC.
 8% were graduates.
 2.3% were post graduates.

4. Monthly Income of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	Below 1000	111	27.8	27.8
	Between 1000 & 5000	195	48.8	48.8
	Between 5000 & 10000	76	19.0	19.0
	10000 +	18	4.5	4.5
	Total	400	100.0	100.0

Monthly incomes of the respondents can depict the success/failure of SHGs businesses.

5. Types of SHGs Businesses

Particulars		Frequency	Percent	Valid Percent
Valid	Manufacturing	195	48.8	48.8
	Services	60	15.0	15.0
	Repairs & Maintenance	53	13.3	13.3
	Handicrafts	57	14.3	14.3
	Agriculture	21	5.3	5.3
	Transport	14	3.5	3.5
	Total	400	100.0	100.0

Most of the products/services offered by SHGs were facing high level of competition and substitution. The products do not require high level of manufacturing technology and can be manufactured with low capital investments.

6. Challenges faced by SHGs in Manufacturing

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	273	68.3	68.3
	No	127	31.8	31.8
	Total	400	100.0	100.0

About 68% of the respondents stated that their SHGs face problems in manufacturing processes.

7. Challenges faced by SHGs during Procuring of Raw Material

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	230	57.5	57.5
	No	170	42.5	42.5
	Total	400	100.0	100.0

57.5% respondents say that their SHGs face challenges in procuring the required quality and quantity of raw materials.

8. Financial Stability of SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	121	30.3	30.3
	No	279	69.8	69.8
	Total	400	100.0	100.0

69.8% of respondents feel that their SHGs are not financially stable to conduct long term business.

9. Profit making by SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	107	26.8	26.8
	No	293	73.3	73.3
	Total	400	100.0	100.0

Only 26.8% of the respondents were of the opinion that their SHGs are earning adequate profits and are capable of sustaining for some amount of time.

10. Markets covered by SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Local Market	104	26.0	26.0
	Local + City Markets	245	61.3	61.3
	Local + City + National Markets	51	12.8	12.8
	Total	400	100.0	100.0

61.3% respondents say they cover local + nearby city markets for selling their products/services.

11. Quality of SHGs Products

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	201	50.3	50.3
	No	199	49.8	49.8
	Total	400	100.0	100.0

50% of the respondents were of the opinion that quality of the products/services manufactured by SHGs need improvement. They feel if products are to be made more competitive, quality needs to be improved. Otherwise the products shall have short life cycles.

12. Pricing Strategy of SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Adding fixed margin to cost	286	71.5	71.5
	Adopting a costing method	78	19.5	19.5
	Ad hoc pricing	36	9.0	9.0
	Total	400	100.0	100.0

71.5% of respondents say their SHGs use the primary concept in costing – adding a fixed margin to the total cost of manufacturing.

13. Promotion Strategy of SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Wall Painting	79	19.8	19.8
	Point of Purchase Material	70	17.5	17.5
	No promotion activity	251	62.8	62.8
	Total	400	100.0	100.0

62.8% respondents suggested that their SHGs cannot afford the expenses of promotion due to inadequate cash flow. However 19.8% respondents say that they adopt traditional means like wall painting to promote their products.

14. Distribution Channels of SHGs

Particulars		Frequency	Percent	Valid Percent
Valid	Yes	62	15.5	15.5
	No	338	84.5	84.5
	Total	400	100.0	100.0

Only 15% say they have distributors helping in making the SHGs products available in the market place. 85% feel that they have to depend on other means to sell their products.

PART II - Analysis of Data of Consumers**Sampling Process**

The Universal Set – The universal set included all consumers.

Sample Frame – All consumers who are aware of women SHGs and their businesses and products.

Geographical Region – All consumers who have knowledge of women SHGs in Thane district

The Sample Size

The formula used was

$$n = \frac{Z^2 p(1-p)}{e^2}$$

where $p = 30\%$, $e = 0.05$ (at 5% significance level) $Z_{\alpha/2} = 1.96$

$$= \frac{1.96^2 \cdot 0.3(1-0.3)}{0.05^2}$$

$$= 322.8 \sim 300$$

The sample size calculated was 300 respondents

1. Age of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	less than 20	21	7.0	7.0
	between 20 & 30	53	17.7	17.7
	between 30 & 40	124	41.3	41.3
	between 40 & 50	82	27.3	27.3
	50 & above	20	6.7	6.7
	Total	300	100.0	100.0

86.3% of the respondents are in the age group of 20 to 50 years.

2. Education of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	Less than SSC	46	15.3	15.5
	Undergraduate	55	18.3	18.5
	Graduate	175	58.3	58.9
	Post graduate	21	7.0	7.1
	Total	297	99.0	100.0
Missing	System	3	1.0	
Total		300	100.0	

65.3% of respondents were graduates and post graduates

3. Income Groups of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	Less than 10000	110	36.7	36.7
	Between 10000 & 20000	82	27.3	27.3
	Between 20000 & 30000	76	25.3	25.3
	Between 30000 & 40000	24	8.0	8.0
	Above 40000	8	2.7	2.7
	Total	300	100.0	100.0

52.6% of the respondents are having income between Rs 10,000 and Rs 30,000

4. Employment Details of Respondents

	Particulars	Frequency	Percent	Valid Percent
Valid	Self employed	47	15.7	15.7
	Business	57	19.0	19.0
	Employed	174	58.0	58.0
	Professional	22	7.3	7.3
	Total	300	100.0	100.0

58.0% of the respondents are employed & 15.7% respondents are self-employed.

5. Reliability of SHGs Product

	Particulars	Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	44	14.7	14.7
	Dissatisfactory	117	39.0	39.0
	Neither dissatisfactory / satisfactory	51	17.0	17.0
	Satisfactory	72	24.0	24.0
	Highly Satisfactory	16	5.3	5.3
	Total	300	100.0	100.0

53.7% of respondents feel that the SHGs products are not reliable

6. Quality of SHG's Product

	Particulars	Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	50	16.7	16.7
	Dissatisfactory	130	43.3	43.3
	Neither Dissatisfactory / Satisfactory	52	17.3	17.3
	Satisfactory	63	21.0	21.0
	Highly Satisfactory	5	1.7	1.7
	Total	300	100.0	100.0

60% of the respondents feel that the SHGs products do not possess the requisite quality.

7. Packaging of SHGs Products

Particulars		Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	43	14.3	14.3
	Dissatisfactory	113	37.7	37.7
	Neither Dissatisfactory / Satisfactory	74	24.7	24.7
	Satisfactory	57	19.0	19.0
	Highly Satisfactory	13	4.3	4.3
	Total	300	100.0	100.0

52% of the respondents reported that they were not happy with the packaging of the SHGs products.

8. Taste of SHGs Product

Particulars		Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	52	17.3	17.3
	Dissatisfactory	125	41.7	41.7
	Neither Dissatisfactory / Satisfactory	73	24.3	24.3
	Satisfactory	38	12.7	12.7
	Highly Satisfactory	12	4.0	4.0
	Total	300	100.0	100.0

16.7% of the respondents reported that they are satisfactory from the taste of SHGs products.

9. Value for Money of SHGs Product

Particulars		Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	46	15.3	15.3
	Dissatisfactory	129	43.0	43.0
	Neither Dissatisfactory / Satisfactory	79	26.3	26.3
	Satisfactory	25	8.3	8.3
	Highly Satisfactory	21	7.0	7.0
	Total	300	100.0	100.0

58.3% of the respondents reported that they are satisfactory from the SHGs products.

10. Availability of SHGs Product

Particulars		Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	45	15.0	15.0
	Dissatisfactory	82	27.3	27.3
	Neither Dissatisfactory / Satisfactory	96	32.0	32.0
	Satisfactory	50	16.7	16.7
	Highly Satisfactory	27	9.0	9.0
	Total	300	100.0	100.0

42.3% of the consumers feel that they face problems regarding the availability of SHGs products.

11. Trustworthiness of SHGs Product

Particulars		Frequency	Percent	Valid Percent
Valid	Highly Dissatisfactory	32	10.7	10.7
	Dissatisfactory	108	36.0	36.0
	Neither Dissatisfactory / Satisfactory	99	33.0	33.0
	Satisfactory	52	17.3	17.3
	Highly Satisfactory	9	3.0	3.0
	Total	300	100.0	100.0

46.7% of respondents feel that SHGs products are not trustworthy as these respondents find fluctuations in the quality.

Findings**Analysis I**

Hypothesis I – The first hypothesis was framed to judge the attitude and perception of the respondents towards SJSRY. The beliefs and the right attitude of the members of women SHGs in SJSRY can be instrumental in the success/failure of their SHGs.

H0: There is no significant difference between the attitude and perceptions of the women self help groups towards Swarna Jayanti Shahari Rozgar Yojana

H1: There is a significant difference between the attitude and perceptions of the women self help groups towards Swarna Jayanti Shahari Rozgar Yojana

It was found that 68.75% of the respondents were satisfied with the efforts of the government to alleviate poverty in India. The financial support given to the women SHGs was satisfactory according to the respondents but not sufficient. The attitude and the perceptions were checked across various age groups and a Chi-square test was conducted to find whether there exists a significant difference across the groups. With Chi-square value calculated at 12.520 and the significant value of 0.405, H0 can be accepted.

The attitude and perceptions of the respondents were positive towards SJSRY.

Analysis II

This analysis was carried out on data collected from two sources – the members of the SHGs and the consumers of SHGs products.

An Analysis of Data Collected from SHG Members

Membership Type - 53% of the respondents surveyed were ordinary members of the SHGs and 47% were office bearers.

Membership Tenure - 52.8% of the members have membership tenure between 5 and 10 years. The higher percentage in this category suggests that the respondents were in a position to narrate their experiences of working with the SHGs.

Education Qualification - 55% of the respondents had higher secondary school or less educational qualifications and 34.8% respondents' attained HSC qualification. A good educational background can be a better qualification for understanding and implementation of marketing strategies and plans. Almost 90% of the respondents were not qualified beyond HSC.

Monthly Income of SHG members – 76.6% of the respondents surveyed had monthly income of less than Rs 5000. The income shared by the members is considered as one of the indicators of marketing efforts taken by the SHG. The members were desirous of improving their performances and earning more.

The attitude and perceptions were measured on a rating scale of 5 from strongly negative to strongly positive. 92.5% of the respondents feel that the efforts taken by the Central and the State Governments through SJSRY to alleviate poverty in India were good. The respondents show a very positive attitude towards SJSRY.

Types of SHGs Businesses

About 18.5% of the businesses were in the service sector and the remaining 81.5% were in manufacturing and agricultural based. The products manufactured by the SHGs do not require high level of technology and can be manufactured easily by any private manufacturer. Therefore the SHGs face high competition from the private manufacturers.

Challenges faced in Business by SHGs

68.3% of respondents feel that their SHGs are facing of challenges in the following areas:-

- I. Procurement of Raw Materials
- ii. Production Process
- iii. Working Capital
- iv. Marketing of the Products

Procurement of Raw Materials

57.5% of the respondents say that their SHGs face problems with the procurement of the raw materials.

Financial Stability

69.3% feel that their SHGs have not yet attained financial stability as their revenues and profits are either absent or marginal.

Marketing Efforts of SHGs

The overall performance of the SHGs at the marketing front is not satisfactory. With majority of the members not having qualifications beyond HSC were found to lack in marketing knowledge and skills. The findings were:-

Geographical Markets

61.3% of the SHGs sold their products in local plus the nearby towns and city markets.

Quality of SHG Products

Based upon their experience and knowledge of competition, 50% of the respondents have realized that the quality of their products do not match with the quality offered by the private manufacturers. The efficiency levels of production of the SHGs are far below the ones achieved by the private manufacturers which then become instrumental in increase in the production costs.

Pricing Strategies

71.5% of the respondents say their SHGs use the traditional method of pricing by adding a fixed percentage over total production cost.

Promotion Strategies

62.8% of the respondents say that their SHGs cannot afford to allocate funds for the promotional activities. Many SHGs make use of economical media like wall painting for the promotion.

Distribution Strategies

Only 15% say they have distributors helping in making the SHGs products available in the market place. 85% feel that they have to depend on other means to sell their products. Many SHGs sell their products directly through retailers. This can increase the cost of distribution

An Analysis of Data Collected from Consumers

The analysis is based on the data collected from three hundred consumers in Thane district. The parameters considered for study were perception about the product quality, availability, pricing and packaging of the products/services manufactured by SHGs.

Hypothesis

H02: The women self help groups do not lack in marketing efforts to sell their products

H12: The women self help groups lack in marketing efforts to sell their products

Age

86.3% of the respondents were from 20 years to 50 years age group.

Educational Qualification

65.5% were either graduates or post graduates

Income

52.6% of the respondents are having incomes between Rs 10,000 and Rs 30,000.

Occupation

58% of the respondents are employed and 42% are having their own ventures.

Response to Quality of SHG products

60% of the respondents feel that the SHG products do not possess the requisite quality. The consumers prefer products of private manufacturers over the SHG products.

Packaging

52% respondents say they are not satisfied with the packaging of the SHG products.

Value for Money

58.3% of respondents feel that they do not get value for their money through the consumption of SHG products. Majority of times products are bought for a social cause. As regards food items, the response is not satisfactory except for products like pickles, papads and spices.

Availability of products

42.3% feel that the products are not available on time which speaks about poor distribution strategies of the SHGs.

Trustworthiness of SHG Products

46.7% feel that the products are not trustworthy due to fluctuations in the quality and availability. Brand loyalty was lacking in the SHG products.

CONCLUSION

- 1) The SHG owners lack in appropriate educational background and the marketing skills.
- 2) The SHG members lack in proper knowledge of competition.
- 3) Many SHGs are not in a position to understand their marketing problems and even at times that awareness was there; people lack the necessary skills to handle competition.
- 4) Most of the SHG members failed to identify their nearest competitors.
- 5) The products of SHGs do not demand for high technology for manufacturing. This is a motivating factor for the private manufacturers to spoil SHGs businesses.
- 6) There are some businesses owned by SHGs which are profitable and attract new entrants from the private sector.
- 7) Many SHGs lack programs in cost controls and appropriate pricing resulting into a better pricing performance by the substitute products. This can lead to products switching by consumers.
- 8) SHGs are unable to promote product differentiation which may lead to product substitution.
- 9) SHGs lack in delivering quality products. These substandard products may lead to product substitution.
- 10) The bargaining power of customers depends on degree of dependency on channel of distribution and the differential advantage of the products.
- 11) Many SHGs have limited number of buyers which can be a threat for them.
- 12) Suppliers of raw materials, components, labor, and services (such as expertise) to the firm can be a source of power over the firm when there are few substitutes.
- 13) SHGs have pointed out the difficulty in obtaining raw materials.
- 14) Due to financial constraints, most of the raw material is purchased locally; the SHGs are not in a position to bargain for the raw materials.

SUGGESTIONS

The analysis indicates that the women SHGs lack in the marketing efforts and are not in a position to generate adequate revenues for their organizations. A majority of the members of the SHGs do not have adequate education to acquire marketing skills. The members display poor understanding of the markets, competitors and the business environment. Those surveyed had no solutions to their marketing problems and blamed the Government for not providing the marketing infrastructure for their products.

The objective of the government to alleviate poverty from our society is par excellence but the schemes implemented to alleviate poverty are not delivering the desired output. Here are the suggestions which can be implemented by the authorities.

1. Training Programs on Marketing – The government can organize structured training programs to all the SHG members to impart marketing skills which should include developing selling and negotiation

skills, effective distribution system, cost effective promotions and tracking competition.

2. Creating Social Awareness – The government should design and define a logo which can be used on all the products manufactured by SHGs. Necessary steps can be taken to promote awareness about this logo amongst the public motivating them to buy these products to support the underprivileged of our society. The SHGs should be allowed to use the logo only if their products meet set standards of quality. In this way the SHGs will adopt a continuous process to upgrade the quality of their products.

3. Promoting Common Logo – Social media is one of the best options to promote the products of SHGs. The state government can take efforts to promote these products under the common logo. Digital marketing can be a good option. Various social media networks are available today which are grouped into six categories

4. Using Social Networks for Promoting SHG Products- This Services that allow you to connect with other people of similar interests and background. Usually they consist of a profile, various ways to interact with other users, ability to setup groups, etc. The most popular are Facebook, Twitter and LinkedIn.

5. Using Cooperative Retail Outlets – The state government can request retail outlets in cooperative sector to support SHGs in marketing their products. Cooperative stores like Apna Bazar having more than 20 large outlets in Mumbai can help SHGs by making their products available at the retail counters. Government of Maharashtra can make it compulsory for all the outlets falling in the “Cooperatives” sector to support SHGs.

6. Direct Procurement – Products like stationary, crockery and food items manufactured by the SHGs can be procured by the government departments for self consumption. The state government can issue circular to this effect to all the departmental offices requesting them to purchase products manufactured by women SHGs.

7. Panel of Marketing Experts – The government should set up a panel of marketing experts to support the marketing activities of the SHGs. The panel can help these organizations to set up sales and distribution networks, use of social media for promotions, and also help in developing pricing strategies.

REFERENCES

1. ADB, 2009, South Asia Economic Report: Financial Sector in South Asia: Recent Developments and Challenges. Manila: ADB
2. Anju Singh Choudhary , “Economic Empowerment of Rural Women Entrepreneurs in Rajasthan Through Self Help Group: A Case of SAKHI” 2015, Imperial Journal of Interdisciplinary Research (IJIR), Vol 1, Issue – 4
3. Aruna Goel. (2009). “Women Empowerment: Myth or Reality”, Deep and Deep Publications
4. Banerji Anita and Raj Kumar Sen (2003), “Women and Economic Development”, Deep and Deep Publications, New Delhi.
5. Bharati Ray. (2005). Women of India: Colonial and Post-colonial Periods, Sage Publication Pvt Ltd, New Delhi.

6. Bhumali Anil (2004), "Education, Employment and Empowerment Women", Serials Publications, New Delhi.
7. Hemavathy, R (2009), "Financial Inclusion defines Economic Crisis", International Congress of Social Philosophy, 2009.
8. Kappa Kondal , "Women Empowerment Through Self Help Groups in Andhra Pradesh, India", 2014 International Research Journal of Social Sciences, Vol 3(1), pp 13 – 16
9. Kar, P.K. (2000). Indian Society. Kalyani Publishers, Cuttack.
10. Kidwai, A. R. "Higher Education, issues and challenges", Viva Books, 2010, New Delhi
11. Menon, Latika (1998), "Women Empowerment and Challenge of Change", Kanishka Publishers, New Delhi.
12. Dr. Sushil Kumar Mehta, Dr. Hari Govind Mishra, Mr. Amrinder Singh, "Role of Self Help Groups in Socio-economic Change of Vulnerable Poor of Jammu Region" International Conference on Economics & Finance Research Vol 5 pp 519 – 523.
13. Dr. Uma Narang "Self Help Groups: An Effective Approach to Women Empowerment in India", 2012 International Journal of Social Science & Interdisciplinary Research, Vol 1, Issue 8 pp 8 – 16

Publish Research Article International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- ★ International Scientific Journal Consortium
- ★ OPEN J-GATE

Associated and Indexed, USA

- Google Scholar
- EBSCO
- DOAJ
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database
- Directory Of Research Journal Indexing

Indian Streams Research Journal
258/34 Raviwar Peth Solapur-413005, Maharashtra
Contact-9595359435
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com
Website : www.isrj.org