A STUDY OF CUSTOMER SATISFACTION TOWARDS SELF HELP GROUPS PRODUCTS

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Abstract: *A Study of customer satisfaction towards Self Help Groups products with special reference to Sangli District. Study mainly focused on customer satisfaction towards Self Help Groups products in Sangli, factors that influence the consumers to purchase SHGs products, the level satisfaction of customers towards Self Help Groups products. Most respondents purchase the goods monthly and they are purchasing the maximum number of bakery products, while Papad and others are purchasing the remaining products. The study reveals that the Self Help Groups are working hard to satisfy their customers. Self Help Groups products are more but the customers prefer to purchase only some products.*

Keywords: *SHG, Micro Finance, Customer satisfaction Marketing Product.*

1. Introduction

Today Self Help Groups plays a crucial role in rural and urban areas by manufacturing and selling the products. It is considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. India is predominantly rural in character with 75% of the population living in rural areas. Rural development is the progress of socio-economic changes for broadening the economic base of a nation. The main focus of the rural development strategy has been alleviating of poverty through Income and Employment generation. The origin of present day SHGs is from the brain child of Gramin Bank of Bangladesh, which was founded by the Economist Prof. Mohammed Yunus of Chittagong University in 1975. The absence of institutional credits available in the rural area has led to the establishment of SHGs. The concept of Self Help Groups has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving. This was exclusively established for the poor. SHG had been started in India since 1985. NABARD focused on supporting NGO initiatives to promote SHG and on analyzing their potential and performance. In 1987 NABARD first put funds into the SHG movement (in response to a proposal from MYRADA submitted in 1986). In 1987 it provided MYRADA with a grant of 1 million Indian rupees. In 1992 SHG-Bank linkage programed had been started. It provides more energy to SHG. Now in most of the Indian villages SHG is working very effectively and efficiently with proper use of Micro Finance. Under the SHG most of the women comes together and does activities for their financial betterment. In SHG women get the chance to prove themselves financially as well as a good manager. Women can do all the activities which are comes under the management and they have more experience than man because woman manages all home which is may not be possible for man. If women get the chance for financial inclusion they will prove that they are more efficient than man. According to all this,

2. Review Of Literature:

Patil S. S. (2013) in the research entitled 'Self Help Groups promotes rural woman empowerment: A study of selected villages in Kolhapur District.' He focused on the importance of SHG for rural women the study is conducted in selected villages of

Kolhapur District. The formation of woman groups not only opens only occupation awareness to individual member but also brings social revolution in women empowerment.

Mandke A. (2016) studied 'A study of marketing strategies for formation of effective distribution channel by SHGs. The study her focused on develop a theoretical model to E-market SHG product. Many products of SHG are well appreciated by the market. Once this system is up and running customer can easily order they want anytime of the year. She focused is placed, using India as a geographical study area, on SHGs that take part in the "Bhimthadi & Pavanathadi Jatras", annually organized in Pune City. She study covered online marketing models in the online retail sector and to draw lessons from the success stories to upscale and replicate the same in SHG sector.

3. Problems Of The Study:

Self Help Group provides mutual support to the family earnings. SGHs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. Customers satisfaction has become an important point of differentiate in SHGs products with other products consumers will spend more amount of money an being satisfied by the purchase of SHGs products as an initiators, users, influencers deciders, approvers and buyers.the micro finance institution but the marketing remains negle ted through Self Help Groups are producing qualitative product, the are not benefited properlly. Efforts are made to produce the qualitative products but marketing remains neglected in most of the cases Women have various skills but they couldn't utilized their skills are to lack of finance. the problems of Self Help Groups problems of marketing potential. Poor product, packaging, lack of materials, machines and equipment, getting the loan from bank, repayment of the loan continuity, lack of awareness and marketing the products.

Customer satisfaction is a function of products perceived between performance and customer expectations recognizing the high level of satisfaction leads to higher consumer loyalty, SHG products should aim for total consumer satisfaction.

Under this study concerned on few problem as follows.

1. Women are not able market..
2. To production quality of the Self Help Groups.
3. To customer satisfaction of the SHGs product.
4. Women has secondary place in society.

4. Objectives Of The Study

1. To study the customer satisfaction of the Self Help Groups product.
2. To suggest the major improvement the marketing product of SHGs in Sangli district.

5. Hypothesis

H0: There is no significant difference between the Income levels and   satisfaction levels for the SHGs products.

H1: There is significant difference between the Income levels and   satisfaction levels for the SHGs products.

6. Significance of the study

1. SHG to improve their performance.
2. Improving the marketing efficiency of Selp Help Groups..
3. Customer satisfaction for SHG product.
4. Improve marketing status for SHGs.

7. Scope of the study

The present study is confined to investigation the production and marketing of products of products of the Self Help Group in Sangli District. The researcher will explore the various products faced by the SHGs in producing the product as well as marketing these products

8. Research Methodology

a) Primary data

Present researcher has data collected through questionnaires, personal observation and conducting personal interviews.

b) Secondary data

Present researcher has been collected through newspapers, websites, books, journals and articles.

9. Research Sample Design

The data collected from SHGs Consumer. The number of customers considered for the study will be 190 customers. From Sangli District 190 consumer will be selected. 190 consumers will be these customers who are purchasing the products from the SHGs. These is because to study the customer satisfaction. In this random selection care will be taken to have a representation of heterogeneous customers.

10. Data analysis and interpretation

The collected data has to be processed and analyzed in accordance with the outline laid down for the purpose of developing research paper. The researcher has analyzed the data in a general way involve number of closely related options which ware asked questionnaire prepared for the customers.

Table No.1 Gender of The Respondent			
Sr. No.	Gender	Frequency	Percentage
1	Male	122	64
2	Female	68	36
3	Trance Gender	0	00
	Total	190	100

(Source: Field survey)

Table No.2: Frequency distribution of demographic profile of Self Help Group

Age groups	Frequency	Percent
Below 25	37	19
26-35	56	29
36-45	69	36
Above 45	28	14
Educational qualification of SHG members		
Up to SSC	55	29
HSC	65	34
Graduate	70	37

(Source: Field survey)

The above table reveals that 14% of them belong to the age group of below 25 years, 40 % of them belongs to 26 to 35years age, 36% belongs to 36 to45 age and 8% belongs to the category of above 45 years old. 24% of respondents have a qualification of SSC, 46% have qualified with higher secondary certification HSC and 30% of respondents are graduated.

Table No.3: Types of Product Purchased

|	Types of Product Purchased	Frequency	Percentage
1	Papad/Pickles	59	24
2	Masala powder	67	16
3	BakeryProthers	38	31
4	Vermicelli Making	59	18
5	Agarbatti	29	11
	Total	190	100

(Source: Field survey)

From the above table, 24% respondents purchase papad/pickles. 16% of respondents purchase Masala powder, 31 % of respondent purchase product made from bakery product, 18% of respondent purchase vermicelli making and 11% of resplendence purchase Agarbati. Maximum consumers are giving preference only to bakery product and papad product.

Table No. 4: Satisfaction Level Of SHG Products

Sr. No.	Satisfaction Level	Frequency	Percentage
1	Fully Satisfied	91	48
2	Satisfied	52	27
3	Neutrial	12	07
4	Dissatisfied	28	15
5	Fully Dissatisfied	07	03
	Total	190	100

(Source: Field survey)
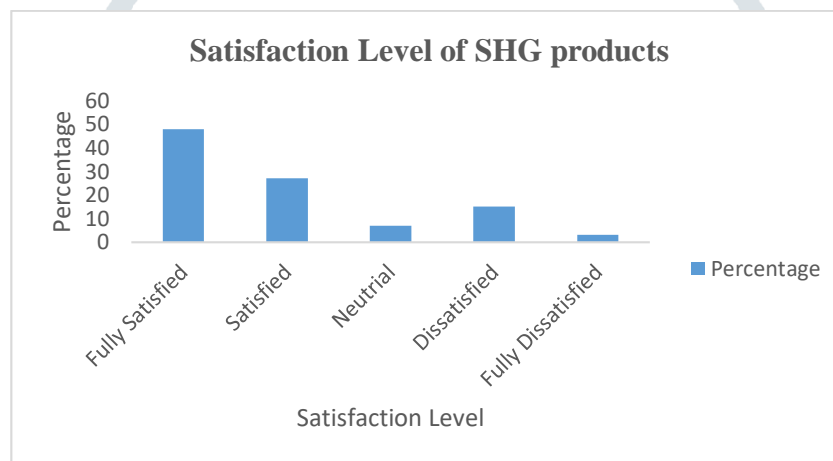
From the above table, The researcher observe that there are 48 percent consumers are fully satisfied , 27 percent told that they are satisfied , but 7 percent are neutral while 15 percent are dissatisfied and 3 percent are fully dissatisfied about the SHG product.

Table No.5 Source of Information About SHG Product

Sr. No.	Receive information about SHGs product	Frequency	Percentage
1.	SHG member	58	31
2.	Advertising media	46	24
3.	Friends	50	26
4.	Relatives	36	19
	Total	190	100

(Source: Field survey)

Among the respondents, 31 percent respondents get information about product by SHG members, 24 percent respondent get information about product through advertising media, 26 percent respondents get information about product by friends, while last 19 percent respondents seek information about the product through the relatives.

Table No.6 : Reasons of satisfaction

Sr. No.	Reasons of satisfaction	Frequency	Percentage
1	Reasonable Price	48	25

| 2 | Good Quality | 47 | 25 |
| 3 | Reasonable Price and Good Quality | 95 | 50 |
| | Total | 190 | 100 |

(Source: Field survey)

Maximum respondents are satisfied due to reasonable price & good Quality that's why around 50 % of respondents visit SHG, second choice they had give up good quality of products 25 % of respondents are happy with this.25% of respondents are satisfied compare to market they found reasonable prices at SHG.

Table No. 7:Monthly Family Income (in Rupees)

Sr. No.	Monthly Income	Frequency	Percentage
1	less than 10000	74	39
2	10001-20000	61	32
3	20001-30000	36	19
4	40001-50000	19	10
5	Total	190	100

(Source: Field Survey)
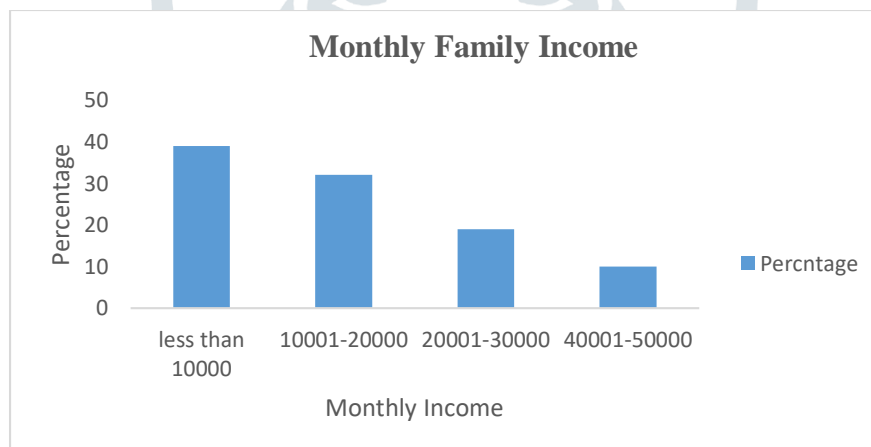
The researcher revealed that income of 39 percent of respondent is less than 10000, and 32 percent respondent's monthly income between 10001-20000, 19 percent of respondents of monthly income between 30000 and last only 10 percent consumer's monthly income was 40001 to 50000.

Hypothesis Testing:

H0: There is no significant difference between the Income levels and satisfaction levels for the SHGs products.

H1: There is significant difference between the Income levels and satisfaction levels for the SHGs products.

A chi-square test is a statistical test that is used to compare observed and expected results. The goal of this test is to identify whether a disparity between actual and predicted data is due to chance or to a link between the variables under consideration. A chi-square test or comparable nonparametric test is used to test a hypothesis for understanding the connection between our two categorical variables income level and satisfaction for the products.

Followings are the results of the Chi-Square test.

Income * Satisfaction Crosstabulation

Count

		Satisfaction					Total
		Fully Dissatisfied	Dissatisfied	Neutral	Satisfied	Fully Satisfied	
Income	Less than 10,000	3	2	7	21	41	74
	10,001 To 20,000	3	20	2	15	21	61
	20,001 To 30,000	1	5	2	8	20	36
	40,000 To 50,000	0	1	1	8	9	19
Total		7	28	12	52	91	190

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.787[a]	12	.002
Likelihood Ratio	32.132	12	.001
Linear-by-Linear Association	.058	1	.809
N of Valid Cases	190		

a. 9 cells (45.0%) have expected count less than 5. The nminimum expected count is .70.

As from above statistical analysis of Chi-square test, for significance level of 0.05, the critical p-value is 0.002, which is less than 0.05. Hence researcher rejects null hypothesis which states there is no significant relationship between income levels of customers and their satisfaction levels for the SHGs products. Therefore the alternative hypothesis is accepted. There is significant difference between the income levels of customers and their satisfaction levels for the SHGs products.

11. FINDINGS

1. Maximum customers purchasing goods from SHGs are males. However, female are also gaining momentum in making purchase decision.

2. Eatable products are purchased by this group. this group in more satisfield for purchased products because of good quality products, detail of product label are available on the products.so this group is purchasing products from at SHG.

3. It means that Maximum consumers are giving preference for bakery products. The SHGs must make efforts to popularize other products as well. Thus there is enormous scope for enhancement in the sales of the products by SHGs in Sangli district.

4. Maximum consumers get information about the products of SHG through the SHG members themselves. Hence the members are playing a significant role of word of mouth communication.

5. It found that maximum percent consumers are satisfied and there are really rare percentage for the dissatisfied.

6. It found that maximum percent consumers are earning good monthly income so they are affordable purchasing this SHGs products in that sample area. only middle class people get attracted toward SHG product.

12. SUGGESTIONS

On the basis of data collected and analyzed, the researcher would give the following suggestions for improving the marketing efficiency of SHGs in Sangli district.

1. It is also helpful in creating the strong relationship with the customer.

2. Regarding the fulfillment of consumers expectations majority feel that SHGs products are fulfilling their expectation

3. The SHGs first should consider the consumer preferences their likes and dislikes. Product should be innovative. Many time is has been observe by the competiton.it is suggest that products should be based on consumer preferance.

4. It is suggest that they may just keep a daily at their stall, and make their consumers write their contact details in that.

5. It is suggested that at least the name should be given to the product of the SHG. So as to achieve the popularity for the product. It is useful for repeat sales.

6. It is suggested that the SHGs must make efforts that they can communicate through product consumer that the product is of a particular SHG.

13. CONCLUSION

On the basis of data collected it can be concluded that the SHGs have made a variety of products. Most respondents purchase the goods monthly and they are purchasing the maximum number of bakery products, while Papad and others are purchasing the remaining products. It has been noticed that the majority of respondents replied that product quality is good or average. Also, most respondents replied about packing quality, which was good or excellent. And the respondents agreed that SHG products are easily available. The majority of respondents are satisfied with product quality. A lot of respondents are recommended to others for purchasing SHG products.

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