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Socio-demographic status and marketing dimensions of SHG members in Erode district

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Abstract
The study "Socio-Demographic Status and Marketing Dimensions of SHG Members in Erode District" examines the socio-economic background and marketing practices of women involved in Self-Help Groups (SHGs) across Erode, Tamil Nadu. SHGs have played a pivotal role in empowering rural women by promoting inclusive growth and facilitating engagement in income-generating activities. This research provides crucial insights into the socio-demographic characteristics of SHG members and explores how these factors influence their participation in entrepreneurial ventures. Through a multi-stage sampling technique, 150 SHG members were selected from various blocks in the district, ensuring a representative sample of active economic participants. Findings reveal that 56.6% of the members are under the age of 35, 30% have no formal education, and the majority belong to marginalized communities, including 60% from Backward Classes and 77% identifying as Hindus. Most respondents live in nuclear families and have a monthly income between Rs. 15,000 and Rs. 25,000. Marketing practices among SHG members indicate a strong inclination toward branding, with 82% branding their products and 76.67% reporting brand recognition. Packaging primarily involves polythene covers (35.33%), though some use eco-friendly alternatives like paper bags (20%). Product satisfaction is generally high, with 56% fully satisfied, yet 40.67% remain moderately satisfied. Pricing strategies vary, with 43.33% basing prices on production costs and 26% considering competitor pricing; additionally, 42.67% offer discounts, reflecting awareness of promotional tactics. Overall, the study emphasizes the need for targeted training in advanced marketing strategies, including branding, packaging, and pricing, to enhance the market reach and economic resilience of SHGs in the region.

Keywords: Self-help groups, women empowerment, socio-demographic factors

Introduction

Self-Help Groups (SHGs) have emerged as vital instruments for rural development, especially in empowering women economically and socially. In Tamil Nadu, particularly Erode District, SHGs play a pivotal role in mobilizing women from diverse socio-demographic backgrounds to engage in income-generating activities, thereby fostering inclusive growth. However, for these groups to be truly effective, a deeper understanding of their socio-demographic profile and marketing practices is essential.

Erode, with its robust agricultural and textile economy, presents a unique mix of rural and semi-urban dynamics. The success of SHG enterprises here is closely linked not only to group cohesion and access to credit but also to effective marketing strategies and demographic characteristics such as family income, size, education level, and occupation. Thus, a systematic study of these dimensions can provide valuable insights for policy formulation, capacity-building programs, and livelihood enhancement initiatives.

Review of Literatures

Self-Help Groups (SHGs) have emerged as crucial instruments for empowering women, particularly in rural India, by enhancing their economic, social, and political status. Reshi (2023) [3] underscores how SHGs contribute to women's empowerment by providing access to credit, reducing dependence on payday lenders, and supporting entrepreneurial ventures, thereby improving the standard of living. SHGs also promote gender equality by fostering self-confidence, recognition, and collaboration within families and communities. Tewari *et al*. (2022) [6] discuss how SHGs aided women entrepreneurs during the pandemic, although the support provided was often deemed insufficient. This highlights the challenges faced by SHG members in scaling businesses in such a unique economic environment.

Shah and Soni (2022) [4] focus on the role of NABARD and other financial programs in strengthening rural finance in India, showing that these institutions improve financial resources and open credit channels essential for rural development. Rathinam and Akudugu (2022) [2] extend this by exploring SHGs' role in rural livelihood development in both India and Ghana, noting their impact on economic, political, and social empowerment, especially for rural women. Similarly, Sharma *et al*. (2021) [5] find that SHGs were vital in supporting community health initiatives during the COVID-19 pandemic, further reinforcing their significance in times of crisis.

Makkar and Kumari (2020) [1] and Udayakumari and Gandhi (2020) [7] highlight the effectiveness of SHGs in poverty reduction and entrepreneurial development. The products made by SHG members, ranging from handicrafts to ready-made food, demonstrate the diverse skills and opportunities provided by SHGs, showing their potential to not only enhance women's livelihoods but also contribute to local economic growth.

Overall, these studies collectively emphasize the transformative power of SHGs in supporting women's entrepreneurship, access to financial resources, and social empowerment. However, challenges remain, particularly in terms of adequate support and sustainable development for SHG members, which need to be addressed for broader societal impact.

Statement of Problem

Self-Help Groups (SHGs) have been instrumental in empowering rural women by providing them with financial independence and improving their socio-economic status. In Erode District, Tamil Nadu, SHGs play a pivotal role in supporting women through various income-generating activities. However, there is limited understanding of the socio-demographic characteristics of SHG members and how these factors influence their marketing strategies, product choices, and overall business outcomes. This study seeks to explore the socio-demographic profile of SHG members in Erode District and investigate the marketing dimensions that shape their participation in the rural economy.

Research Questions

1. What are the key socio-demographic characteristics of SHG members in Erode District (age, education, income, family size, etc.)?
2. How do the socio-demographic factors of SHG members influence their participation in SHGs and their entrepreneurial activities?
3. What marketing strategies are employed by SHG members in Erode District for promoting their products?

Sampling technique

A sample design is a structured plan developed in advance of data collection, detailing the procedure for selecting a sample from the population. For the purpose of this study, a multi-stage sampling procedure was adopted to ensure representative coverage and meaningful insights:

- First Stage: The Erode District was divided into two revenue divisions—Erode and Gobichettipalayam.
- Second Stage: These revenue divisions were further divided into ten taluks. From these, four blocks—Ammapet, Chennimalai, Kodumudi, and Sathyamangalam—were randomly selected.
- Third Stage: Out of the total 1,126 Self Help Groups (SHGs) in the district, 5 percent were purposively selected based on their active engagement in at least one economic activity.
- Final Stage: From each of the selected SHGs, 2 to 3 members were randomly chosen to participate in the study. Total sample size constituted 150.

Socio-Demographic Profile of the Respondents

Self-Help Groups (SHGs) play a pivotal role in empowering women and fostering rural development across India. In Erode District of Tamil Nadu, SHGs have emerged as significant drivers of socio-economic change by enhancing livelihood opportunities and promoting entrepreneurship among women. This study explores the socio-demographic characteristics of SHG members and examines key marketing dimensions such as branding, packaging, pricing strategies, and customer satisfaction. By analyzing these factors, the study aims to understand the effectiveness of SHGs in improving income levels and enabling sustainable economic participation among rural women.

Socio-Demographic Profile of the Respondents

Age (Range)	Respondents	Percent
< 35 years	85	56.6
36-50 years	35	23.3
> 50 years	30	20.1
Educational Qualification		
No formal education	45	30
Upto 5th Std.	22	15
6th to 10th Std.	37	25
11th to 12th Std.	29	19
UG & Above	17	11
Marital Status		
Married	102	68.8
Unmarried	17	10.9
Widow	20	13.8
Divorcee	11	6.6
Third Gender	0	0
Caste		
OC	0	0
SC	27	18
ST	13	9
BC	90	60
MBC	20	13

Age Distribution

The age distribution among SHG members in Erode District reveals that 56.6% of members are below 35 years, indicating that SHG participation is largely driven by younger individuals. This age group is more likely to engage in innovative practices and adapt to modern marketing strategies, offering the potential for long-term commitment to SHG activities. 23.3% of members fall within the 36-50 years range, and 20.1% are above 50 years, showing that SHG participation spans across different age groups. However, the younger demographic remains dominant, which could lead to more dynamic and forward-thinking group dynamics.

Educational Qualification

The educational profile of SHG members in Erode District suggests that 30% of members have no formal education, highlighting a pressing need for capacity-building programs and basic literacy initiatives. A significant portion, 40%, has

education up to the 10th standard, with 15% having studied up to 5th grade, and 25% completing 6th-10th grade. However, only 11% have completed undergraduate education or higher, reflecting limited access to formal education. This educational limitation may restrict members' ability to access advanced marketing knowledge or digital tools, underscoring the need for targeted skill development and educational support.

Marital Status

The marital status of SHG members in Erode District reveals that a large majority (68.8%) are married, which may influence their participation in group activities and entrepreneurial ventures, as family responsibilities could be a significant factor in their availability and risk-taking behavior. Unmarried members (10.9%) and widows (13.8%) also form notable sub-groups within SHGs, contributing to the diversity of perspectives and experiences within the groups. Divorcees represent 6.6%, showing that SHGs are inclusive of different marital statuses. The predominance of married women in SHGs may influence group dynamics and decision-making processes, often focusing on family-oriented goals.

Caste Composition

The caste composition of SHG members in Erode District highlights that 60% of respondents belong to the Backward Classes (BC), followed by 18% from Scheduled Castes (SC), 13% from Most Backward Classes (MBC), and 9% from Scheduled Tribes (ST). There are no members from the Open Category (OC). This caste distribution confirms the crucial role SHGs play in empowering socially disadvantaged groups, offering opportunities for economic participation and social inclusion. The representation of these marginalized communities reinforces the SHG model as an essential tool for fostering social equality and economic empowerment in rural areas.

Caste Composition

Religion	Respondents	Percent
Hindu	135	77
Muslim	12	8
Christian	23	15
Total	150	100
No. of Members		
Below 3 members	43	29
3-5	80	53
5-7	24	16
Above 7	3	2
Nature of the family		
Joint family	55	37
Nuclear family	95	63
Number of earning members		
One	70	47
Two	62	41
3 & above	18	12
Family Income		
Upto Rs.15000	42	28
Rs.15000-20000	33	22
Rs. 20000-25000	43	29
Rs.25000-30000	13	9
Above Rs.30000	19	13

1. Religion

The religion distribution among the respondents in this study shows that Hinduism is the predominant religion, with 77% of the respondents identifying as Hindus. This highlights the Hindu majority in the area of study. However, there is also religious diversity, with 15% of respondents identifying as Christians and 8% as Muslims. This diversity reflects a multicultural community where multiple religious groups coexist, but Hinduism remains the dominant faith.

2. Number of Family Members

The family sizes among respondents show a shift towards smaller households. The majority (53%) live in families with 3-5 members, indicating a preference for smaller, more nuclear family structures. 29% belong to families with fewer than 3 members, which may reflect increasing trends in smaller households or nuclear family models. The number of large families has decreased, as only 2% have more than 7 members, suggesting that extended family structures are becoming less common in the community.

3. Nature of the Family

The nuclear family structure is predominant, with 63% of respondents living in such setups. This indicates a shift towards modern family structures, possibly influenced by urbanization or changing social norms. In contrast, 37% of respondents still live in joint families, reflecting the persistence of traditional family arrangements. This suggests a balancing act between the modern nuclear family model and the more traditional joint family system in the community.

4. Number of Earning Members

Economic participation within households varies, with 47% of respondents living in single-earner households. This points to significant economic pressure on the sole breadwinner in many families. On a more positive note, 41% of families have two earners, which indicates some level of shared financial responsibility and potentially greater financial stability. However, only 12% of families have three or more earners, which could reflect limited

employment opportunities or a social structure where multiple family members are not typically engaged in the workforce.

5. Family Income

Family income levels suggest that most respondents are in the lower-middle income brackets, with 51% earning between Rs. 15,000 and Rs. 25,000. This indicates financial stability for a majority of families, but still reflects modest income levels. Additionally, 28% earn less than Rs. 15,000, which suggests a significant portion of the population might be vulnerable to economic stress. Only 13% of respondents report earning more than Rs. 30,000, indicating a limited number of high-income households within the community. This underscores the need for economic support or development programs targeting low-income households.

Branding of product

Branding of product	Respondents	Percent
Yes	123	82
No	27	18
Popularity of the Brand		
Yes	115	76.67
No	35	23.33
Type of Packing		
Bottle	15	10
Polythene cover	53	35.33
Paper bags	30	20
Cartons	10	6.67
Plastic container	20	13.33
No packing	22	14.67
Satisfaction level of the quality		
Fully satisfied	84	56
Moderately satisfied	61	40.67
Not satisfied	5	3.33
Price for the Product		
Fixed by the group	28	18.67
Based on the competitors price	39	26
Based on production cost	65	43.33
Others	18	12
Rate of Discount Offered		
Yes	64	42.67
No	86	57.33

1. Branding of Product

Branding plays a critical role in distinguishing products in competitive markets, and among SHG members in Erode District, a significant 82% actively engage in branding their products. This reflects a commendable level of awareness about the importance of brand identity in influencing customer preferences, enhancing visibility, and building trust. However, the 18% who do not use any branding might be missing out on potential market opportunities due to limited access to resources, technical know-how, or operating within localized markets where branding is not yet seen as essential. Targeted interventions such as training on branding, access to affordable graphic design, and packaging support could help these SHGs enhance their product appeal.

2. Popularity of the Brand

The popularity of a brand directly influences customer loyalty and repeat purchases. In this regard, 76.67% of SHG members believe their brand is well-recognized and accepted by customers, suggesting effective outreach and a good perception of product quality. This popularity can lead to increased consumer trust and higher sales volumes. On the other hand, 23.33% of the respondents feel their brand is not yet popular, which could be attributed to poor promotional efforts, limited geographical reach, or product quality inconsistencies. This calls for more structured marketing strategies, such as social media promotion, participation in trade fairs, and use of local influencers to build brand awareness.

3. Type of Packing

Packaging significantly influences consumer behavior, product protection, and shelf life. Among SHG members in Erode, polythene covers are the most used packaging (35.33%), mainly due to cost-effectiveness and easy availability. Environmentally conscious alternatives like paper bags (20%) and practical options like plastic containers (13.33%) are also used, reflecting a growing emphasis on product presentation and functionality. However, premium options like bottles (10%) and cartons (6.67%) remain underutilized, likely due to higher costs. Alarmingly, 14.67% of SHGs use no packaging at all, which could severely compromise hygiene and visual appeal. This highlights the need for training and support in low-cost, eco-friendly packaging solutions to enhance product competitiveness.

4. Satisfaction Level of the Quality

Product quality is a cornerstone of customer retention and business growth. A promising 56% of SHG members are fully satisfied with the quality of their products, which is a strong indicator of confidence in their offerings. 40.67% are moderately satisfied, indicating a need for improvements in areas such as raw material sourcing, production techniques, or quality control. The 3.33% who are not satisfied represent a minority but point toward specific quality challenges that must be addressed through skill development and access to better resources. These insights suggest a need for regular quality assessments and feedback mechanisms to help SHG members consistently meet market expectations.

5. Price Fixation Method

Pricing strategy is critical for competitiveness and sustainability. 43.33% of SHG members base their product prices on production cost, which ensures fair pricing and covers expenses. 26% consider competitor prices, reflecting market-oriented thinking and a desire to remain competitive. Meanwhile, 18.67% fix prices through group consensus, showing a collective decision-making approach, which may work well internally but may not always align with market demand. 12% use other strategies, such as demand-based or value-based pricing. These findings underline the importance of pricing literacy and the need for market research training to help SHGs adopt dynamic pricing models that maximize both sales and profits.

6. Rate of Discount Offered

Discounts can be an effective tool for boosting sales, clearing inventory, and attracting new customers. In this context, 42.67% of SHG members offer discounts, reflecting a proactive approach to marketing and customer retention. These groups likely understand the role of promotions in driving sales. However, 57.33% do not offer any discounts, possibly due to thin margins or lack of strategic marketing knowledge. Educating SHG members on how to plan and structure discounts without eroding

profitability could help them better compete in price-sensitive markets, particularly during festival seasons or when entering new markets.

Conclusions

The study on "Socio-Demographic Status and Marketing Dimensions of SHG Members in Erode District" offers critical insights into how demographic variables influence the marketing behavior of women SHG members. The findings reveal that the majority of participants are middle-aged, moderately educated, and belong to marginalized communities, indicating the inclusive reach of SHG initiatives. With most members residing in nuclear families and earning modest incomes, SHG participation appears to provide a vital supplementary livelihood. Marketing practices such as branding and pricing are influenced by educational levels, with a growing number of members engaging in brand-building using SHG or personal names. The preference for plastic packaging is driven by affordability, while market-based pricing dominates due to limited financial literacy or pricing strategy awareness. Encouragingly, customer satisfaction levels and the pursuit of financial independence and skill development, as identified through Garrett's ranking, underscore the transformative impact of SHGs on women's economic empowerment and entrepreneurial growth in rural settings.

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