

A CRITICAL STUDY OF MARKETING PRACTICES OF WOMEN SELF HELP GROUP IN KOLHAPUR DISTRICT

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Article Info	ABSTRACT
<p>Article History: Received: 31st Dec 2025 Accepted: 15th Jan 2026 Published: 22nd Jan 2026</p>	<p>Self-help groups (SHGs) are defined as voluntary associations of people who share similar problems, challenges, or interests and who come together to provide mutual support, education, and information. These groups usually consist of individuals with common issues and interests, such as addiction, mental health, or chronic illness. Self-help groups are facilitated by members themselves and are usually free of charge. They provide a safe space for individuals to share their experiences, feelings, and knowledge with others who are in similar situations. The purpose of this research paper is to explore the effectiveness of self-help groups in addressing mental health issues.</p>
<p>Keywords: <i>SHG's Women Empowerment, Western Maharashtra etc.</i></p>	

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1.1 INTRODUCTION:

In India, self-help groups (SHGs) are a popular form of non-formal groups that operate in rural and urban areas. These groups are often formed for economic empowerment, but in recent years, they have also become instrumental in promoting social and political empowerment. This research paper aims to analyse the role of non-formal groups in self-help groups in Kolhapur district of Maharashtra, India.

Self-help groups are considered an integral part of mental health treatment and recovery. They provide a supportive environment that helps individuals feel less isolated and more accepted. Moreover, the peer-to-peer support that they offer is vital to the recovery process of individuals with mental health conditions such as depression, anxiety, or bipolar disorder. The social support provided by self-help groups can be more effective than professional interventions alone. In addition, group participants are empowered by the knowledge that they are helping others and are benefiting from the support of others as well. This sense of reciprocity helps individuals develop a sense of community, self-worth, and purpose.

Research shows that self-help groups can have a positive impact on individual mental health outcomes. In a study of individuals with bipolar disorder, participants who attended self-help groups had better recovery outcomes than those who did not attend such groups. Additionally, participants who attended for a longer period of time experienced greater symptom improvement and lower hospitalization rates. Another study found that individuals with depression who participated in self-help groups experienced significant improvements in mood, self-esteem, and social functioning. The study also found that group participants had fewer hospitalizations, a lower rate of disability, and were more likely to be employed than individuals who did not participate in self-help groups.

Self-help groups have several advantages over traditional mental health treatments. These groups are typically low-cost, and there is no need for professional credentials or medical training to be a facilitator. This makes it easier for individuals to access support when they need it. Additionally, self-help groups are often more accessible than traditional mental health treatments, which can be challenging to access due to wait times and logistical barriers.

Despite their many benefits, self-help groups may not be suitable for everyone. Some individuals may prefer individual therapy or may not feel comfortable sharing their experiences in a group setting. Individuals with severe mental health conditions may also require more intense treatment interventions.

In conclusion, self-help groups are a valuable resource for individuals with mental health conditions. They offer a supportive environment that promotes recovery, empowerment, and a sense of community. Research shows that participation in self-help groups can lead to improved mental health outcomes and can complement traditional treatment methods. While self-help groups may not be suitable for everyone, they offer a low-cost, accessible, and empowering form of mental health support that can be a valuable tool in the recovery process.

Microfinance programs targeting women have been a welcome corrective to previous neglect of women productive role. Microfinance is recognized and accepted as one of the new development paradigms for alleviating poverty through economic empowerment of power women through an organized set up will make them enterprising Self-Help Groups (hereafter, it is termed as SHGs) is a viable organized setup to disburse, microfinance to rural women for the purpose of encouraging them to enter into entrepreneurial activities and also categorized in non-formal sector.

REVIEW OF LITARATURE:

Self-help groups in India have gained in popularity over the last few decades, and their contribution to poverty reduction, women's empowerment, and financial inclusion has been well documented (Sahoo & Majhi, 2018). SHGs have been successful in creating a support system for their members by providing access to finance, entrepreneurship training, and social support. However, much of the existing literature on SHGs focuses on formal groups and their impact on community development, leaving a gap in understanding the role of non-formal groups in SHGs.

According to a study by Mane and Chandra (2015), non-formal groups play a crucial role in the functioning of SHGs in rural areas. The study found that non-formal groups act as a support system for SHGs by facilitating communication and information sharing among members. Furthermore, non-formal groups also help SHGs to address social issues such as child marriage, domestic violence, and alcoholism within the community.

Another study by Reddy and Reddy (2013) explored the role of non-formal groups in SHGs through a case study in the state of Andhra Pradesh. The study found that non-formal groups played a significant role in mobilizing and strengthening SHGs. Moreover, non-formal groups also provided a platform for SHG members to discuss issues related to education, health, and hygiene, which improved the overall well-being of the community.

1.3 STATEMENTS OF THE PROBLEM:

In India, the Female population is 586 million as per the census of 2011. In addition, their resources & potentials are not fully utilized. Economic development of any nation cannot be fully achieved unless & until their women are confined to subordinate position and they are remaining unexplored since independence the Government has been introducing several schemes for their all-round development. In these processes non formal sector -women entrepreneurs like SHGs, are largely confined to urban areas, so, there is a necessity to latent skills & potentials of women, especially rural women. Success of SHGs up to the expectation is not achieved due to lack in marketing activities of the finished goods, product and material of these entrepreneurs. So, it is essential to address this issue appropriately through research which will provide means and ways. Women are endowed with entrepreneurial skills, particularly in business, but they didn't enter into business due to hurdles. Generally, women SHGs are facing following problem. Financial Problems, Family Problems, Marketing Problems, Training Problems, Technical Know-how Problems, Problems regarding adverting of their products.

1.4 OBJECTIVES OF THE STUDY:

1. To study the demographic profile of women self help groups in study area.
2. To study marketing problems faced by Women SHGs in Kolhapur districts.
3. To suggest Remedial solutions to overcome the observed problems.

1.5 HYPOTHESES OF THE STUDY:

1. There is significant association between awareness about marketing activities and age of SHG members.
2. There is significant association between awareness about marketing activities and education of SHG members.

1.6 SAMPLE DESIGN:

Researcher has been select samples from the selected tehsils of district in western Maharashtra and out of those, 400 working SHGs will be used for marketing activities analysis. Table No. 10 SHGs of respective districts which are established under DRDA and MAVIM up to 2011-12. Table No.1.1 showing Details of women working SHGs members and chairman under DRDA and MAVIM in selected districts established up to 2011- 2012.

Table 1.1
Total Population of Sample Size Selection of women Self-help Group's members

Name of the District	Total women SHG's out of Total SHG's	Women working SHG's Under DRDA	Women working SHG's Under MAVIM	Total women working SHGs in Three Districts	Sample size of SHGs
(1)	(2)	(3)	(4)	(5)	(6)
Kolhapur	7262	5437	1266	6,703	420

Source: Economic survey of Maharashtra 2018-2019

The table 1.1 exhibits total population of sample size of women self-help group members from selected Sangali, Satara and Kolhapur district has been selected by using proportionate random sampling method respectively. The numbers of SHGs are finite; therefore, the following formula is used to determine sample size of SHGs.

$$n = \frac{N}{(1 + n)e^2}$$

where, n= sample size,

N= population,

e= 5% error percentage

$$n = \frac{21,438}{(1 + 21,438) 5 \%}$$

n= 389.78
n= 420

1.7 PILOT STUDY:

The researcher developed an interview schedule using a questionnaire to gather information on the demographics of women SHGs, the operation of SHGs, the marketing strategies used by women SHGs, economic empowerment, the status of women empowerment at the time of the interviews, etc. Women Self Help Groups in the western Maharashtra districts of Sangali, Satara, and Kolhapur provided the researcher with the data. The method of a pilot study has been chosen by the researcher. In the Sangali District of the Miraj Taluka, a sample of 40 women from the Self Help Group was used to assess the validity and reliability of the questionnaire. Using Cronbach's alpha, the pilot study's value was used to demonstrate internal consistency.

Table 1.2
ALL VARIABLES CASE PROCESSING SUMMARY

Sr. No.	Particulars	N	Percentage (%)
1	Valid	40	97.5
2	Excluded	1	2.5
	Total	40	100.0

List wise deletion based on all variables in the procedure

Table 1.3
Reliability Statistics

Sr. No	Sample	Cronbach's Alpha	Result	Internal Reliability
1	40	0.733	≥0.733	Good

Source: Field Work

The data in the above table shows the women's self-help group's reliability statistics in the Sangali district's Miraj taluka. 113 variables have been devised by the researcher to measure the dependability of information. The researcher used information from 40 samples of respondents to conduct a pilot study. The reliability of the data and information from the pilot research was evaluated. The reliability of the data and information from the pilot research was evaluated. All of the data from the questions had good dependability. The cronbach's alpha is greater than 0.60 at 0.733. It suggests that all of the information is accurate for the current study.

1.8 RESEARCH METHODOLOGY:

For the present study, researcher has been selected primary and secondary data through various sources of data collection.

1.8.1 PRIMARY DATA

For the collection of primary data researcher has been prepare structural questionnaire and it has been filled by women SHGs members and Chairman. Total six tahasils i.e. two tahasils from each district will be considered as women SHGs members 420 and Chairman 42. To collect the primary data a questionnaire was prepared and primary data has been collected through intensive field work.

1.8.2 SECONDARY DATA

Secondary data which have been collected by websites as well as previous materials like Ph.D. thesis, dissertation, articles, research papers, reference books, various report of the government census of India, 2011 etc. The following authenticated data is available from Project Director, Zilla Parishad, Manager, District Lead Bank, Zilla Parishad, District Rural Development Agency (DRDA) Mahila Aarthik Vikas Mahamandal (MAVIM).

1.9 DATA ANALYSIS AND INTERPRETATION:**1. Classification of women self-help group's members as per Age:**

The age wise classification of women self-help group members is an important component of the demographic profile. The data was gathered from various age groups ranging from the youngest to the oldest. The women self-help group members are classified by age as follows.

Table 1.4
Age of SHG members

Sr. No	Age of SHG members	Frequency	Percentage
1	Up to 30	23	5.48
2	31 to 40	219	52.14
3	41 to 50	151	35.95
4	51 to 60	27	6.43
	Total	420	100

Source: Field Survey

Table 1.4 shows that age wise classification of women self-help group members. Only 5.48 per cent of women self-help group members were in the age group of up to 30 years and the age group of 31 to 40 shows higher i.e. 52.14 per cent of women self-help group members. While age group 41 to 50 and 51 to 60 showing 35.95 per cent and 6.43 per cent respectively. This tables reveals that the age group of 51 to 60 women self-help group members are less in number i.e.6.43 per cent, while the age group from 31 to 40 is having highest i.e. 52.14 per cent women self-help group members. Considering the share of age group from 31 to 40 and 41 to 50 it can be interpreted that the young generation is getting attracted towards this woman self-help group members.

2. Classification of women self-help group's members as per Education:

Education is essential in the development of any occupation or profession. Education is the act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment and generally of preparing oneself or other intellectually for mature life.

Table 1.5
Education of SHG members

Sr. No	Education	Frequency	Percentage
1	Up to 5 th	17	4.06
2	Secondary	14	3.34
3	SSC	110	26.25
4	HSC	136	32.46
5	Graduation	114	27.21
6	PG	5	1.19
7	Illiterate	23	5.49
	Total	420	100

Source: Field Survey

Table 1.5 shows the education wise classification of women self-help group members. Majority i.e.32.46 per cent women self-help group members are HSC nearly 27.21 per cent women self-help group members have completed graduation and 26.25 per cent women self-help group members have taken education up to SSC women self-help group members and 1.19 per cent women self-help group members completed PG. While women self-help group members having secondary education and illiterate qualification was found very less i.e. 3.34 and 5.49 per cent respectively. The above table indicates that majority 32.46 per cent women self-help group members has completed basic qualification that means graduation and only few i.e. 3.34 per cent only have completed other secondary qualification. There is need to provide educational support for women self-help group members, also needs to make some positive arrangement for future education of women self-help group members. It helps to increases skilled work force in this woman self-help group member.

3. Classification of women self-help group's members as per Marital Status:

Women self-help group member is classified based on their marital status. The following table contains

information about the marital status of the respondents chosen as a sample for the study.

Table 1.6
Marital Status of SHG members

Sr. No	Marital status	Frequency	Percentage
1	Married	379	90.24
2	Unmarried	2	0.48
3	Widow	37	8.81
4	Divorced	2	0.48
	Total	420	100

Source: Field Survey

Table 1.6 reveals that the 90.24 per cent women self-help group member are married, 0.48 per cent are unmarried, 0.48 per cent are divorced and 8.81 per cent are widow, Hence, the majority 90.24 per cent women self-help group member are married and very less are i.e. 8.81 per cent are widow and 0.48 per cent are divorced.

Table 1.7
Opinion about marketing Practices

Sr. No	Statements	Stat.	1	2	3	4	5	Total	Mean	SD	Rank
1	Communication skills	F	6	43	28	219	124	420	3.98	0.95	IV
		P	1.5	10.75	7	54.75	31	100			
2	Financial skills	F	9	18	13	191	188	420	4.27	0.88	III
		P	2.25	4.5	3.25	47.75	47	100			
3	Innovative skills	F	6	18	23	197	175	420	4.24	0.85	I
		P	1.5	4.5	5.75	49.25	43.75	100			
4	Human relations skills	F	10	22	24	253	110	420	4.03	0.86	II
		P	2.5	5.5	6	63.25	27.5	100			
5	Management skills	F	12	29	41	215	122	420	3.97	0.96	V
		P	3	7.25	10.25	53.75	30.5	100			
6	Marketing skills	F	12	27	17	165	199	420	4.22	0.99	VI
		P	3	6.75	4.25	41.25	49.75	100			
7	Negotiation skills	F	12	27	17	165	199	420	3.65	1.11	VIII
		P	3.75	19	9.5	50.5	22	100			
8	Conviction skills	F	11	53	34	196	125	420	3.89	1.05	VII
		P	2.75	13.25	8.5	49	31.25	100			
9	Decision making skills	F	32	115	50	112	110	420	3.37	1.33	IX
		P	8	28.75	12.5	28	27.5	100			

Source: Field Survey [1- Strongly Disagree, 2- Disagree, 3-Neither agree nor disagree, 4-Agree, 5- Strongly Agree]

1.10 HYPOTHESIS TESTING:

- H₀:** There is no significant association between awareness about marketing activities and age of SHG members.
- H₁:** There is significant association between awareness about marketing activities and age of SHG members.

Table: 1.8

Cross tabulation awareness about marketing activities and age of SHG members.

Demographic Factor	Age Groups	Awareness about marketing activities					Total
		SD	D	N	A	SA	
	Up to 30	0	11	5	29	15	60

Age	31 to 40	5	15	9	104	58	191
	41 to 50	4	9	10	53	35	111
	51 to 60	1	8	3	28	18	58
	Total	10	43	27	214	126	420

Source: Field Survey

The above table indicates that cross tabulation of awareness about marketing activities and age of SHG members. We can look at similar differences between the other observed and expected counts of frequency and the chi-squared test looks at whether these differences are simply chance occurrences or statistically significant. It is observed that there is significance association between awareness about marketing activities and age of SHG members.

Table 1.9
Chi-Square Tests Age of SHG members

	Value	df	Asymp. Sig. (2-sided)	Result
Pearson Chi-Square	16.827 ^a	12	.015	H₁ -Accepted
Likelihood Ratio	17.889	12	.119	
Linear-by-Linear Association	1.757	1	.185	
N of Valid Cases	420			
a. 7 cells (35.0%) have expected count less than 5. The minimum expected count is .75.				

df = Degree of Freedom

The above table shows that chi- square test statistics of awareness about marketing activities and age of SHG members. SPSS gives a few tests for importance and specialist first spotlight on the Pearson Chi-Square test. This test starts by framing the Pearson test measurement which asymptotically is shaped from the noticed and expected cell counts. For every cell the distinction between the noticed and expected counts is found and squared. This positive number is then partitioned by the normal build up to represent various sizes of cells. Having developed this incentive for every cell these are added across all cells to give our test measurement which here is 16.827^a. This measurement follows a chi-squared conveyance under the invalid speculation with levels of opportunity equivalent to (lines 1) x (Sections 1) which for this situation rises to 6. The statistic is then compared with the appropriate Chi-Squared distribution and this results in an asymptotic (2-sided) p value which has value .015 (reported as p < .005). Here researchers see that the p value is less than 0.05 and therefore we can reject the null hypothesis that the two variables are independent therefore some relationship between the variables. Hence, **it is concluded that H₀: There is no significant association between awareness about marketing activities and age of SHG members is rejected.**

1. H₀: There is no significant association between awareness about marketing activities and education of SHG members.

2. H₁: There is significant association between awareness about marketing activities and education of SHG members.

Table: 1.10
Cross tabulation marketing activities and education of SHG members.

Demographic Factor	Education	Marketing activities and education of SHG members					Total
		SD	D	N	A	SA	
Education	Up to 5 th	0	0	0	0	1	1
	Secondary	0	1	3	15	25	44
	SSC	0	1	2	5	5	13
	HSC	6	25	15	101	74	221
	Graduation	5	24	13	64	15	121
	PG	3	2	2	4	3	14
	Illiterate	1	2	2	0	1	6
	Total	14	55	37	189	124	420

Source: Field Survey

The above table indicates that cross tabulation of awareness about marketing activities and education of SHG members. We can look at similar differences between the other observed and expected counts of frequency and the chi-squared test looks at whether these differences are simply chance occurrences or statistically significant. **It is observed that there is significance association between awareness about marketing activities and education of SHG members is rejected.**

Table 1.11
Chi-Square Tests education of SHG members

	Value	Df	Asymp. Sig. (2-sided)	Result
Pearson Chi-Square	41.015 ^a	12	.000	H₁ -Accepted
Likelihood Ratio	45.214	12	.000	
Linear-by-Linear Association	30.131	1	.000	
N of Valid Cases	420			
a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .03.				

The above table shows that chi-square test statistics of awareness about marketing activities and education of SHG members. The chi squared value is 41.015^a and Linear-by-Linear association is 30.131. Here researchers see that the p value is less than 0.05 and therefore we can reject the null hypothesis that the two variables are independent therefore some relationship between the variables. Hence, **it is concluded that H₀: There is no significant association between awareness about marketing activities and education of SHG members is rejected.**

1.11 FINDINGS SUGGESTION AND CONCLUSIONS:

1. Area wise classification: Majority i.e. 100 per cent women self-help group members are from rural area.
2. Age: The age group from 31 to 40 is having highest i.e. 52.14 per cent women self-help group members are. Considering the share of age group from 21 to 30 and 31 to 40 it can be interpreted that the young generation is getting attracted towards women self-help group members.
3. Education: Majority i.e. 32.46 per cent women self-help group members are HSC nearly 27.21 per cent women self-help group members have completed graduation and 26.25 per cent women self-help group members have taken education up to SSC women self-help group members.

1.12 SUGGESTIONS:

1. The recommendation is starting record keeping of sales of SHGs products and the audit of sales record of products.
2. SHGs can motivate the members to participate in any kind of training increases the participation in various training. Government or respective organization can plan and schedule training of packaging.
3. Improve the packing of products, learn new techniques of packing, and government should provide facility for that.
4. Government can provide funds to purchase packing machinery SHGs can purchase the packing machinery with the help of other SHGs, 2-5 SHGs can jointly invest for packing machinery and use it for better packing of SHGs products
5. Standard price strategy which can increase their profit. They can use pricing for their product pricing.
6. They can use various tools of marketing for their products. Brand name or Logo is very important tool of marketing. They can design a logo or brand name for their product.
7. They can use various promotional tools for the promotions of SHGs products.
8. They can go for two levels, three levels and four levels for their distribution of the product.
9. Government or respective organizations can take lead for the advertisement of SHG's product. And arraign training for it. Design long term plan for SHGs.
10. Majority of the SHGs are using low level of technology on manufacturing the products as per this study. Government should grant adequate loan to enable SHGs to buy costly machines.
11. Subsidies are not available to the SHGs located in town panchayats; it is available to the SHGs if they are located at village panchayats and municipalities. It is suggested that the government should take steps to provide subsidy to the SHGs in town panchayats also. Finding of the research work reveal that

manufacturing and marketing problem, tops the list of problems faced by SHGs. To solve this problem, government should organise exhibitions frequently.

12. As per this research work, most of the SHGs are doing business on a small scale and their average profit per year is Rs. 17,300 only. So government should provide more amounts of loan and subsidy then only SHGs can do the business on large scale.

1.13 CONCLUSION:

It is concluded that the marketing of SHG Products by the respondents in the study area has been a course for empowering them in terms of economically, socially and psychologically. Among the three sectoral business activities run by the respondents 'production- cum- sales' has brought about higher level of empowerment in many variables, than the other two sectors. The study has also found that the respondents have been facing hectic competitions unleashed by the private players particularly corporate. However, most of the respondents pinned their faith positively and hoped that the business activities carried out through micro enterprises would further empower them. It is sure that the recommendations and suggestions given for the self-help groups would be very much useful to them for marketing their commodities without any difficulty.

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