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# A Marketing Problems before Self Help Groups in Pandharpur Tehsil

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## Abstract:

*This study focuses on the marketing problems faced by self-help groups in Pandharpur Tehsil. In the modern era, entrepreneurs are the pillars as well as the backbones of the economy. More than half the population in rural areas was women. It is necessary to organize programs for women, especially living in rural areas to motivate them to start their own business to become an entrepreneur. Currently, many self Help Groups are run in Maharashtra at the state level, District Level and Tehsil Level. Self-help Groups established in Pandharpur Tehsil are facing many marketing problems like availability of fund, product quality, lack of consumer awareness, lack of updated technology and knowledge, Market Trends, Labour turnover etc. This research is analyze the marketing problems faced by Self Help Groups in Pandharpur Tehsil. While SHGs play a significant role in empowering rural women and promoting entrepreneurship, they face challenges in accessing markets, maintaining product quality, utilizing updated technologies, and understanding market trends. This research identifies key barriers to marketing and suggests solutions to enhance the sustainability and effectiveness of SHGs in the region. To overcome these hurdles, SHGs in Pandharpur need focused training in marketing techniques, digital literacy, and product development. Improved infrastructure, access to financial credit, and partnerships with larger retail networks could significantly improve their market presence. With strategic intervention and consistent support, SHGs in this region can transform from small-scale producers to competitive players in both rural and urban markets.*

**Keywords:** Self Help Group, Marketing, Production, Market access, Rural Development, Consumer Awareness, Promotional Activities and An Association..

## Introduction

A self-help group is an association that consists of people who face similar problems. Such People come together, form a group with an objective of to overcome their common problem and to improve their standard of living. In India the rate of poverty is very high in rural as well as urban areas because job opportunities and any other source of income is are not available in such areas. Women living in rural areas of India face many difficulties and contests for becoming an entrepreneur. Self Help groups can provide a great opportunity to rural as well as urban women to become an entrepreneur and helps in earn their livelihood. The members of self-help group come together with minimum savings such small savings mobilize into business as a capital. Central and state governments contribute to the formation and development of self-help groups in a country by providing financial, technical and marketing assistance.

## Objectives:

- 1) To identify and analyze the key marketing challenges faced by self- help groups (SHGs) in Pandharpur Tehsil.
- 2) To evaluate the impact of market access and consumer perception on the sustainability of SHGs in Pandharpur Tehsil.
- 3) To recommend strategies for improving marketing effectiveness and overcoming barriers to SHGs in Pandharpur Tehsil.

## Importance

- 1) This study examines marketing challenges that are incompatible with Pandharpur Taluka's Self-Help Group (SHGS).
- 2) The purpose of this research is to determine the difficulties faced by SHG members, especially when advertising and selling products.
- 3) SHGS plays an important role in the stronger participation of women in determining economic situations, social status, and members deciding functions. Furthermore, the impact of SHGs goes beyond economic and social change, affects, and changes

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social institutions, values, and the power of community faith.

- 4) This research is designed to understand the battles and problems faced by members of the SHG. SHG helps increase the number of women in changing economic conditions, social status, decision-making, and outdoor activities.
- 5) In their design, the groups alter not only the external structure of a community or society, but also influence the social institutions and beliefs of the people, along with the outward forms of these communities and societies.

#### Limitations of study

- 1) This study was conducted with the establishment of the Self Help Group in Pandharpur, Tehsil.
- 2) The open questions were unable to escape and received only a limited number of 50 respondents. For certain reasons, some respondents did not reveal any actual information, such as the absence of the liberty of expression.
- 3) The results have been made based on the data provided by the defendants.

#### Choice of Topic

Self-help groups are heavily involved in strengthening women by providing a platform to manage finances, developing quality management, and contributing to the socioeconomic development of the community. This study aims to understand how these groups function and how they strengthen women in the Pandharpur district. By examining their education and operations, this study contributes to improving their living standards, financial inclusion, and combating local poverty. SHG testing and growth enable the analysis of sustainability. It is essential to identify the factors contributing to the success or failure of these groups.

#### Marketing Problems Faced by Self Help Group in Pandharpur Tehsil

- 1) Insufficient financial strength and limited credit skills
- 2) Archiving production is a major challenge for poor member qualifications, as MNC products are available
- 3) Difficulty in physical distribution and lack of advertising activities

#### Data Analysis

**Table 1: Type of products**

Age	Number of Respondent	Percentage
Handicraft	04	8%
Food product	09	18%
Textiles	10	20%
Agricultural Product	17	20%
Others	10	34%
Total	50	100

- 4) Self-help groups (SHGs) encounter several challenges in their operations, such as difficulties in identifying potential consumers, limited market access, poor product packaging, and shortage of necessary materials, among others.

#### Review of literature

SHGs have been recognized for their roles in poverty alleviation, promoting financial independence, and fostering social change.

According to **Sundaram (2014)**, SHGs contribute significantly to rural economic development by providing members with necessary support and training to generate income. However, despite their productive capacities, these groups face substantial challenges in accessing larger markets.

According to **Patel and Singh (2017)** emphasize that marketing is one of the weakest links in the SHG value chain. Their research points out that the lack of brand recognition, inadequate promotional activities, and poor market access significantly reduced the competitiveness of SHG-produced goods.

According to **Mishra (2016)**, SHGs often face logistical constraints such as inadequate transportation infrastructure, which limits their ability to distribute products to urban and distant markets.

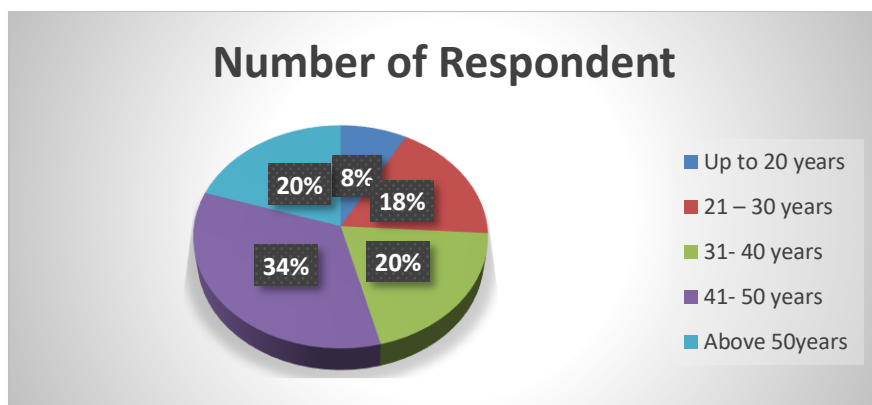
**Chatterjee (2010)** notes that SHGs foster self-reliance among members, providing them with the opportunity to produce goods in both local and regional markets. However, despite the positive impacts of SHGs on rural economies, a lack of effective marketing strategies has been identified as a major obstacle to their success.

**Gupta (2010)** notes that there are significant barriers to technological adoption in rural areas, such as low internet penetration, lack of digital literacy, and limited access to mobile phones and computers. This technological divide makes it difficult for many SHGs to tap into the potential of online markets.

#### Research Methodology

##### Research Design

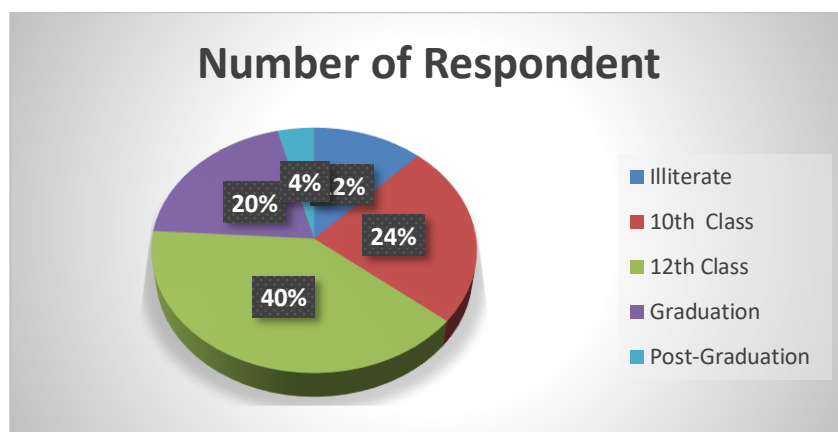
This study is descriptive and based on a survey method. In this method, data are collected from a primary source. The data were collected using survey methods. The sample size is Fifty respondents from the Pandharpur district were selected for the study.



From the above table, it is clear that, out of 50 respondents 04 respondents from the age group of 20 years, 09 respondents from the age group of 21- 30 years, 10 respondents were coming under the age group of 31 -40 years and 17 respondents belong under the age group of 41-50 years, respectively and balance 10 respondents are above 50 years.

**Table 2: Qualificationof Respondents**

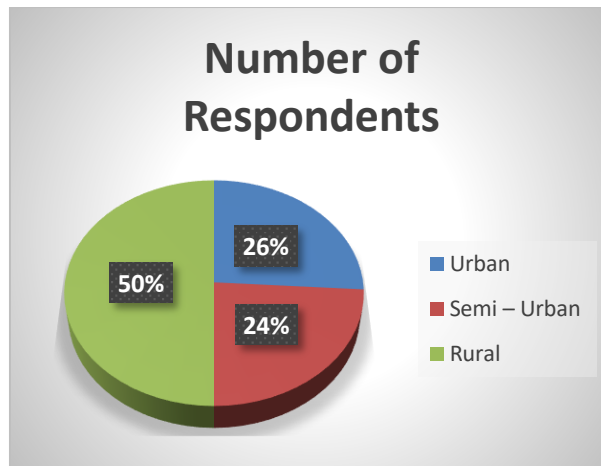
Qualification	Number of Respondent	Percentage
Illiterate	6	12%
10 <sup>th</sup> Class	12	24%
12 <sup>th</sup> Class	20	40%
Graduation	10	20%
Post-Graduation	02	04%
Total	50	100



The above table shows that out of 50 respondents, Six respondents were illiterate, the educational background of 12 respondents was the 10<sup>th</sup> pass, the educational background of 20 respondents was the 12<sup>th</sup> pass, 10 respondents completed their graduation, 02 respondents completed their post- graduation.

**Table 3: Place of Residency**

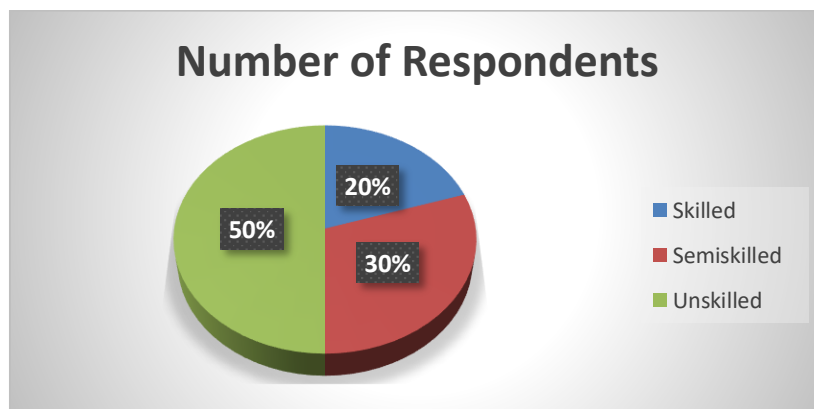
Place of Residence	Number of Respondents	Percentage
Urban	13	26%
Semi – Urban	12	24%
Rural	25	50%
Total	50	100



The above table shows that 13 respondents are live in urban areas, 12 live in semi – urban areas and 25 live in rural areas.

**Table 4 :Marketing Skills**

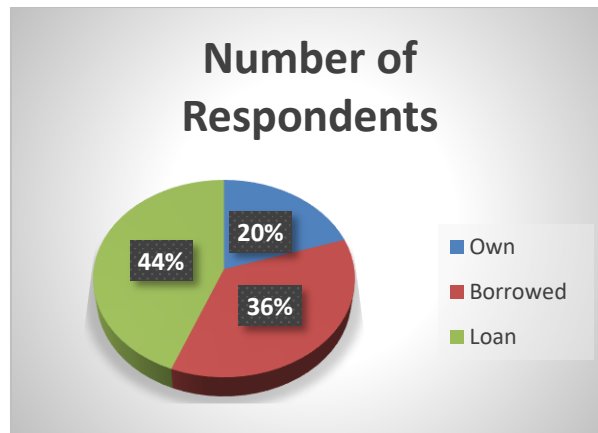
Type	Number of Respondents	Percentage
Skilled	10	20%
Semiskilled	15	30%
Unskilled	25	50%
Total	50	100



The table above explains that out of 50 respondents, 10 are skilled, 15 are semiskilled, and 25 are unskilled.

**Table 5: Capital Formation**

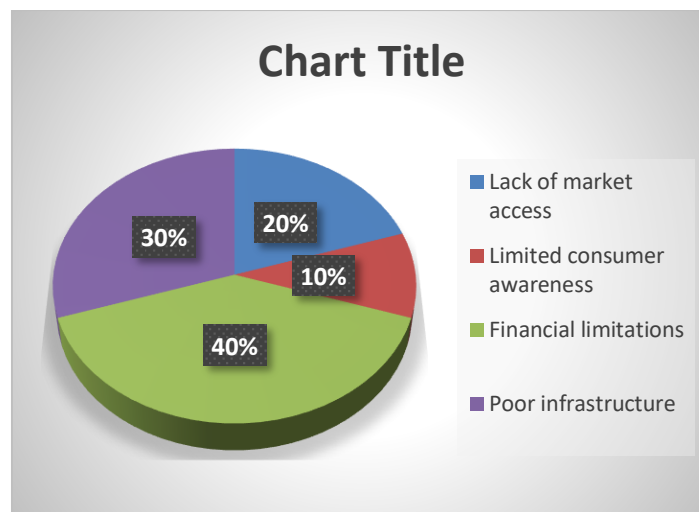
Form of Capital	Number of Respondents	Percentage
Own	10	20%
Borrowed	18	36%
Loan	22	44%
Total	50	100



From the above table, it is clear that out of 50 respondents, 10 respondents contributed capital on their own, 18 respondents contributed borrowed capital, and 22 respondents took loans from Banks, Financial Institutions and so on.

**Table 6 : Marketing challenges faced by SHG**

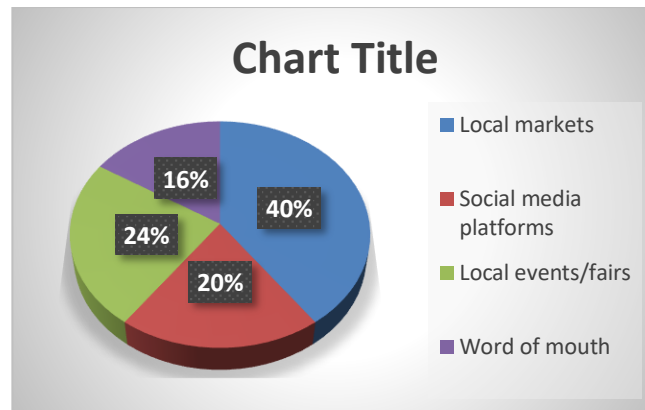
Type	Number of Respondents	Percentage
Lack of market access	10	20%
Limited consumer awareness	05	10%
Financial limitations	20	40%
Poor infrastructure	15	30%
Total	50	100



The above table shows the marketing challenges faced by SHG. Out of 50 respondents, 10 faced a lack of market access, five faced difficulty in consumer awareness, 20 faced financial limitations for various activities, and 15 faced difficulty in poor infrastructure.

**Table 7: Promotion Tools**

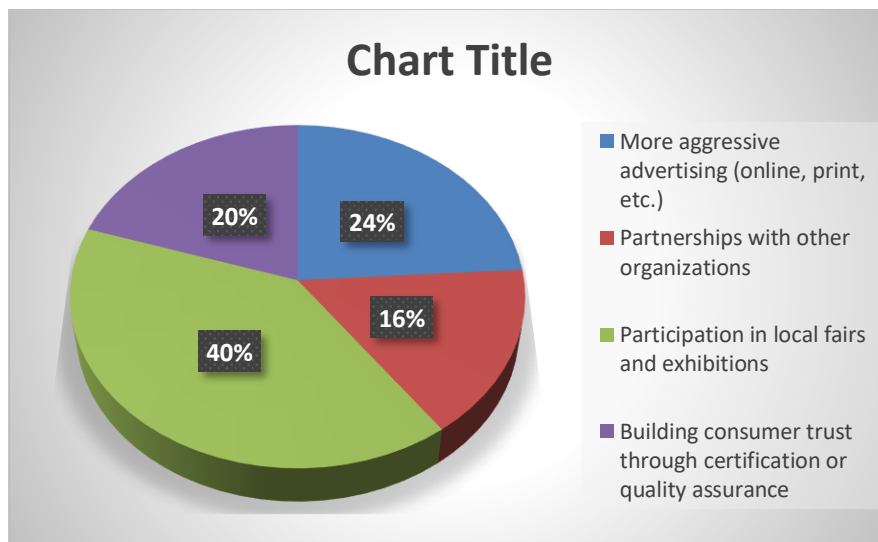
Tools	Number of Respondents	Percentage
Local markets	20	40%
Social media platforms	10	20%
Local events/fairs	12	24%
Word of mouth	08	16%
Total	50	100



The table above shows that out of 50 respondents, 20 respondents promoted their goods in local markets, 10 respondents used social media platforms to promote goods, 12 respondents promoted their goods in local events or fairs and 08 respondents promote their goods by word of mouth.

**Table 8: Strategy for improving sales**

Number of respondents	Number of respondents	Percentage
More aggressive advertising (online, print)	12	24%
Partnerships with other organization	08	16%
Participation in local fairs and exhibitions	20	40%
Building consumer trust through certification or quality assurance	10	20%
Total	50	100



The table above describes the different strategies used by SHG to improve sales. Out of 50 respondents, 12 respondents used a more aggressive advertising strategy, eight respondents used the partnership strategy with other organizations, 20 respondents were participating in local fairs and exhibitions, and 10 respondents try to build consumer trust through certification or quality assurance.

#### Findings

The following are the findings after studying the problems faced by the self-support group in Pandharpur district

1. Most SHG report inconsistent product quality. Many SHGs have limited resources and lack formal production processes, making it difficult to maintain the same quality level for a variety of products.
2. Most SHG lack innovation, updated technology, self-confidence, Order, Marketing Skills, Education Skills, Self-Help organizations are available to recognize government schemes.
3. Many SHGs have minimum budgets for marketing activities, such as advertising, product packaging, and product design.



4. Most SHGs do not use recent marketing platforms, even if they do not maximize their potential.

### Suggestions

1. Improving financial support enhances access to loans and government schemes to help SHGs fund marketing.
2. Offer training for marketing, branding, product packaging, and the use of digital tools to boost SHG members' marketing capabilities and skill development.
3. Organize local events, fairs, and exhibitions to raise consumer awareness and trust in products produced by SHG.
4. To organize skill enhancement training programme.
5. Self-Help Groups in Pandharpur Tehsil can improve their marketing capabilities, leading to greater economic empowerment for their members and enhanced socio-economic development in the region.

### Conclusion

The study reveals that, while Self-Help Groups have the potential to grow and succeed, they face numerous marketing challenges that hinder their progress. Addressing these issues through training, financial support, technological access, and strategic partnerships could help these groups improve their market presence and overall success. Inconsistent product quality and lack of branding/marketing expertise are major obstacles to creating strong, competitive products. Financial constraints limit the ability of SHGs to invest in marketing activities. Limited market access and poor distribution channels restrict growth potential. In conclusion, the study reveals that while Self-Help Groups have the potential to grow and succeed, they face numerous marketing challenges that hinder their progress. Addressing these issues through training, financial support, technological access, and strategic partnerships can help these groups improve their market presence and overall success.

Self-help groups (SHGs) can play a pivotal role in realizing the crucial goals of poverty reduction and rural development through their various programs. The establishment of self-help or common interest groups had a significant effect on the lives of their members. This system is unique and vital for alleviating poverty, particularly by empowering poor women to collaborate to create positive changes in their socio-economic conditions.

The study revealed that women who engage in SHGs face numerous problems. It was found that they face problems such as financial and marketing issues. The government must take initiatives to uplift them by providing more schemes. If the government can actively influence them, this leads to overall economic development.

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### Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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