A STUDY ON OPERATIONAL EFFICIENCY OF SARVODAYA

SANGHS IN VIRUDHUNAGAR DISTRICT

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Submitted by

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A STUDY ON OPERATIONAL EFFICIENCY OF SARVODAYA SANGHS IN VIRUDHUNAGAR DISTRICT SYNOPSIS

Introduction

Rural development is a comprehensive concept embracing within its fold all aspects and facts of life in rural areas. Conceptually speaking, its contents, as evolved in India, flow from 'Land Reform' and it has figured very high on the national agenda since the days of the struggle for independence. 'The Congress party, which spearheaded the freedom movement, began exhibiting concern for the rural areas under the leadership of Mahatma Gandhi who first entered the Indian political scene in 1915 and whose heart lay in the villages'. The importance of rural development was recognised long back and the origin of rural development in India may be traced to the several isolated experiments in rural construction, which were pioneered by different individuals and organisations during the past several decades. In the early days the task of rural reconstruction was mainly in the hands of voluntary organisations set up by eminent leaders with the full commitment for rural betterment.

Rural development is necessary because a vast majority of the population lives in villages and the development of rural activities is essential to the acceleration of pace of the overall economic growth and development of the entire country. Rural development has assumed greater importance in India today than in the earlier period in the process of the development of the country. It involves the strategic packages seeking to achieve enhanced rural production and productivity, greater socioeconomic equity, a spatial balance in social and economic development.

The Khadi and Village Industries Commission (KVIC) is a statutory body established by an Act of Parliament (No. 61 of 1956, as amended by act no. 12 of 1987 and Act No.10 of 2006. In April 1957, it took over the work of former All India Khadi and Village Industries Board. The Madurai region comprises of 10 southern districts. Sarvodaya Sanghs in Virudhunagar and Madurai districts were given financial support to boost the units along with a Rural Employment Generation Programme unit in Madurai region. To spread the KVI activities all over Tamilnadu, the 16 Sanghs were decentralised into 27 Sanghs in the year 1975. In the year 1977, it was again increased to 51 Sarvodaya Sanghs. At present there are 67 Sarvodaya Sanghs functioning in Tamilnadu. Four Sarvodaya Sanghs are functioning in Virudhunagar District. They are,

1. Ramanathapuram District Sarvodaya Sangh (RDSS) at Srivilliputtur

2. Ramanathapuram Central Sarvodaya Sangh (RCSS) at Sivakasi

3. Virudhunagar Sarvodaya Sangh (VSS) at Virudhunagar

4. Aruppukottai Sarvodaya Sangh (ASS) at Aruppukottai.

Sarvodaya Sanghs in the study area are producing various types of KVI products under all groups except the group-I (Mineral based industry), which are classified by the KVIC.

Statement of the Problem

The Government has passed various laws for ameliorating the condition of the working class and labourers. But the rural poor people get exploited easily for want of suitable employment opportunities. The khadi and village industries are ideally suited as they provide gainful employment opportunities with decentralisation of economic structure. Steady employments throughout the year with reasonable income to the self-employed artisans in the khadi and village industries fold are the encouraging factors in this field. Most of the industries in khadi and village industries fold could provide self-employment to rural youth on a competitive basis with a low investment. For the weaker sections of the community such as women and the handicapped persons, these are welcoming avenues of employment in the rural sector of Indian economy.

Khadi and village industries make use of locally available materials and skills in bringing out a whole series of articles for use of the society. Khadi and village industries create scope for developing industries in places where the raw materials are available. There are many other advantages of khadi and village industries. The khadi and village industries also give scope for a welfare state and a socialist society. This is based on removal of inequalities and exploitation of man by man. This is possible only through khadi and village industries. Instead of mass production, Gandhiji was in favour of production by masses. Thus, instead of setting up big industries in cities the Father of the Nation wanted to industrialise the villages and diversify rural economy.

India will thrive if its three fourth populations in the rural areas around 5.80 lakhs villages survive. Hence the relevance of KVI sector in the rural economy in today's context is as important as ever in the past. Khadi and Village Industries Commission have been playing a very important role as an enforcement agency to generate large scale employment in the rural areas with low per capita investment. Government of India continues to encourage the khadi and village industries production, so that their products have become more competitive for intensifying the marketing efforts. KVIC is taking concerted efforts by introducing Sarvodaya common brand name for its products and also set up a professionally managed marketing company for domestic as well as export marketing. In Tamilnadu there are 145 directly aided institutions implementing the all-rural development scheme of KVIC. Sarvodaya Sanghs are one of the pioneers and major certified registered institutions of KVIC, in implementing the rural development programmes from the establishment of KVIC. Though a separate State Khadi and Village Industries Boards and the registered Co-operatives are implementing the KVI activities in rural development, Sarvodaya Sanghs are getting a significant place among them because of their over all welcoming performance in rural development which are still following the Gandhian ideas and philosophy in rural development successfully. The financial performance of the RDSS, RCSS, ASS and VSS was analysed to know their performance level in financial aspects in particular and compare the performance with these four Sanghs. Moreover to improve the financial performance of the Sarvodaya Sanghs functioning in the Virudhunagar district the researcher has made an attempt to compare the performance of these four Sanghs with the total production and sales performance of the textile and non textile items of these Sanghs and suggestions for the better performance of the Sarvodaya Sanghs are also made.

Scope of the Study

This study is concerned with Sarvodaya Sanghs, which are coming under the category of registered and certified directly aided institutions of the KVIC and in particular it deals with RDSS, RCSS, ASS and VSS. The Sarvodaya Sanghs are implementing the KVIC programmes through various khadi and village industries activities by making production and marketing of the KVI products, which are now, grouped under seven heads by KVIC. A review of Sarvodaya Sanghs with reference to RDSS, RCSS, ASS and VSS focuses on merits and gaps in understanding the

growth and performances of Sarvodaya Sanghs. So far no comprehensive comparative study has been made on financial performance of Sarvodaya Sanghs of RDSS, RCSS, ASS and VSS. Given the background presented in the earlier parts, it is quite clear that khadi and village industries are playing a remarkable role in rural development. Sarvodaya Sanghs are exclusively for the production and marketing of KVI products. The present study is made to compare the financial performance of RDSS, RCSS, ASS and VSS. Since the study makes a detailed analysis relating to the financial performances of the Sarvodaya Sanghs and their problems in financial aspects would considerably help in promotion of KVI activities for the accelerated growth of rural development in Indian economy.

Objectives of the Study

The present study is undertaken to fulfill the following major objectives.

- 1. To trace out history and growth of Khadi and Village Industries Commission and its function.
- To analyse and compare the production and sales performance of the Sarvodaya Sanghs selected for the study
- 3. To examine the financial performance of the Sarvodaya Sanghs for the study period
- 4. To analyse the attitude of the customers towards the products of the Sarvodaya Sanghs
- 5. To offer suitable suggestions based on the findings of the study to improve the financial performance of the Sarvodaya Sanghs and turnover of the products of Sarvodaya Sanghs in the study district.

Hypotheses

To achieve the objectives framed the study the researcher has designed the following null hypotheses.

- a. There is no difference among the growth rate of the sales and production value of textile and non textile items of the Sarvodaya Sanghs.
- b. There is no difference among the growth rate of the financial variables of the Sarvodaya Sanghs.

- c. The customers of the sarvodaya products do not differ in their opinion about the sarvodaya products when they are classified on the basis of their demographic profile variables.
- d. Demographic profile variables of the respondents do not have any impact on the opinion about various dimensions of sarvodaya products.

Methodology

This study is descriptive and analytical in nature. For the present study the researcher has used both primary and secondary data. The secondary data were collected to analyse the production, sales and financial performance of Ramanathapuram District Sarvodaya Sangh, Ramanathapuram Central Sarvodaya Sangh, Virudhunagar Sarvodaya Sangh and Aruppukottai Sarvodaya Sangh analysed with the annual reports of these four Sanghs of Virudhunagar District. The study period covers for analysis of production, sales and financial performance of Sarvodaya Sanghs is from 2005-06 to 2015-16. The primary data were collected to analyse the attitude of the customer towards the products of the Sarvodaya Sanghs. For collection primary data well structured and pre tested interview schedule is used. The statistical tests like Mean, Median, Standard Deviation, Compound Growth Rate, Friedman Mean Rank Test, Independent Sample 't' test, ANOVA (One way) and Regression are used.

Findings of the study

The following are the major findings of the study.

A. Findings related with production and sales performance of the Sarvodaya Sanghs

1. The maximum production value of Textile items of RDSS is Rs. 414.00 lakhs with the standard deviation of 93.04. The compound growth rate arrived for the production of Textile items of the RDSS is 9.80.

2. The maximum production value of Non-textile items of RDSS is Rs. 533.00 lakhs with the standard deviation of 117.00. The compound growth rate arrived for the production of Non-textile items of the RDSS is 10.35

3. The maximum production value of both textile and non-textile of RDSS is Rs. 929.00 lakhs with the standard deviation of 206.40. The compound growth rate arrived for the production of both textile and non-textile of the RDSS is 10.09

4. The maximum production value of Textile items of RCSS is Rs. 576.00 lakhs with the standard deviation of 117.65. The compound growth rate arrived for the production of Textile items of the RCSS is 9.38

5. The maximum production value of Non-textile items of RCSS is Rs. 158.00 lakhs with the standard deviation of 31.71. The compound growth rate arrived for the production of Non-textile items of the RCSS is 8.82

6. The maximum production value of both textile and non-textile of RCSS is Rs. 721.00 lakhs with the standard deviation of 147.74. The compound growth rate arrived for the production of both textile and non-textile of the RCSS is 9.28

7. The maximum production value of Textile items of VSS is Rs. 486.00 lakhs with the standard deviation of 102.54. The compound growth rate arrived for the production of Textile items of the VSS is 9.65

8. The maximum production value of Non-textile items of VSS is Rs. 237.00 lakhs with the standard deviation of 52.70. The compound growth rate arrived for the production of Non-textile items of the VSS is 10.54

9. The maximum production value of both textile and non-textile of VSS is Rs. 720.00 lakhs with the standard deviation of 153.49. The compound growth rate arrived for the production of both textile and non-textile of the VSS is 9.92

10. The maximum production value of Textile items of ASS is Rs. 421.00 lakhs with the standard deviation of 107.50. The compound growth rate arrived for the production of Textile items of the ASS is 11.77

11. The maximum production value of Non-textile items of ASS is Rs. 153.00 lakhs with the standard deviation of 39.43. The compound growth rate arrived for the production of Non-textile items of the ASS is 13.23

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12. The maximum production value of both textile and non-textile of ASS is Rs. 552.00 lakhs with the standard deviation of 142.47. The compound growth rate arrived for the production of both textile and non-textile of the ASS is 12.12

13. The maximum sales value of Textile items of RDSS is Rs. 491.00 lakhs with the standard deviation of 135.85. The compound growth rate arrived for the sales of Textile items of the RDSS is 15.64

14. The maximum sales value of Non-textile items of RDSS is Rs. 831.00 lakhs with the standard deviation of 214.49. The compound growth rate arrived for the sales of Non-textile items of the RDSS is 13.59

15. The maximum sales value of both textile and non-textile of RDSS is Rs. 1322.00 lakhs with the standard deviation of 347.63. The compound growth rate arrived for the sales of both textile and non-textile of the RDSS is 14.29

16. The maximum sales value of Textile items of RCSS is Rs. 209.00 lakhs with the standard deviation of 54.00. The compound growth rate arrived for the sales of Textile items of the RCSS is 13.90

17. The maximum sales value of Non-textile items of RCSS is Rs. 18.00 lakhs with the standard deviation of 2.11. The compound growth rate arrived for the sales of Non-textile items of the RCSS is 0.87

18. The maximum sales value of both textile and non-textile of RCSS is Rs. 227.00 lakhs with the standard deviation of 55.03. The compound growth rate arrived for the sales of both textile and non-textile of the RCSS is 12.03

19. The maximum sales value of Textile items of VSS is Rs. 759.00 lakhs with the standard deviation of 178.20. The compound growth rate arrived for the sales of Textile items of the VSS is 12.90

20. The maximum sales value of Non-textile items of VSS is Rs. 366.00 lakhs with the standard deviation of 83.99. The compound growth rate arrived for the sales of Non-textile items of the VSS is 11.22

21. The maximum sales value of both textile and non-textile of VSS is Rs. 1125.00 lakhs with the standard deviation of 258.52. The compound growth rate arrived for the sales of both textile and non-textile of the VSS is 12.31

22. The maximum sales value of Textile items of ASS is Rs. 448.00 lakhs with the standard deviation of 117.63. The compound growth rate arrived for the sales of Textile items of the ASS is 14.24

23. The maximum sales value of Non-textile items of ASS is Rs. 223.00 lakhs with the standard deviation of 62.11. The compound growth rate arrived for the sales of Non-textile items of the ASS is 17.42

24. The maximum sales value of both textile and non-textile of ASS is Rs. 653.00 lakhs with the standard deviation of 176.37. The compound growth rate arrived for the sales of both textile and non-textile of the ASS is 15.01

25. The result of Friedman test (31.909, P = .000) indicates that there is significant difference between the productions value of non-textile items the four Sarvodaya Sanghs.

26. The result of Friedman test (29.945, P = .000) indicates that there is significant difference between the total production value of the four Sarvodaya Sanghs.

27. The result of Friedman test (31.734, P = .000) indicates that there is significant difference between the sales value of textile items of the four Sarvodaya Sanghs.

28. The result of Friedman test (31.036, P = .000) indicates that there is significant difference between the sales value of non-textile items of the four Sarvodaya Sanghs.

29. The result of Friedman test (33.000, P = .000) indicates that there is significant difference between the total sales value of the four Sarvodaya Sanghs.

B. Findings related with financial performance of the Sarvodaya Sanghs

30. Total Income of RDSS is Rs. 620.93 lakhs with the standard deviation value of 116.15947. The compound growth rate arrived for the Total Income of the RDSS is 6.7963 for the study period.

31. Total Expenses of RDSS is Rs. 614.84 lakhs with the standard deviation value of 114.96547. The compound growth rate arrived for the Total Expenses of the RDSS is 6.7128 for the study period.

32. The maximum value of Salary of RDSS is Rs. 160.14 lakhs with the standard deviation value of 38.50913. The compound growth rate arrived for the Salary of the RDSS is 13.375 for the study period.

33. The maximum value of Surplus of RDSS is Rs. 6.59 lakhs with the standard deviation value of 1.86262. The compound growth rate arrived for the Surplus of the RDSS is 14.906 for the study period.

34. The maximum value of Depreciation of RDSS is Rs. 16.02 lakhs with the standard deviation value of 2.03906. The compound growth rate arrived for the Depreciation of the RDSS is 1.4813 for the study period.

35. The maximum value of Rent and Tax of RDSS is Rs. 21.17 lakhs with the standard deviation value of 4.04794. The compound growth rate arrived for the Rent and Tax of the RDSS is 9.1197 for the study period.

36. The maximum value of Sundry Expenses of RDSS is Rs. 200.53 lakhs with the standard deviation value of 32.3487. The compound growth rate arrived for the Sundry Expenses of the RDSS is 1.6432 for the study period.

37. The maximum value of Provident Fund of RDSS is Rs. 16.13 lakhs with the standard deviation value of 3.84192. The compound growth rate arrived for the Provident Fund of the RDSS is 13.66 for the study period.

38. The maximum value of Repair and Maintenance of RDSS is Rs. 7.74 lakhs with the standard deviation value of 2.55135. The compound growth rate arrived for the Repair and Maintenance of the RDSS is -8.734 for the study period.

39. The maximum value of Total Income of RCSS is Rs. 141.06 lakhs with the standard deviation value of 33.12382. The compound growth rate arrived for the Total Income of the RCSS is 12.535 for the study period.

40. The maximum value of Total Expenses of RCSS is Rs. 133.49 lakhs with the standard deviation value of 30.97255. The compound growth rate arrived for the Total Expenses of the RCSS is 12.175 for the study period.

41. The maximum value of Salary of RCSS is Rs. 46.18 lakhs with the standard deviation value of 8.48193. The compound growth rate arrived for the Salary of the RCSS is 7.3512 for the study period.

42. The maximum value of Surplus of RCSS is Rs. 7.57 lakhs with the standard deviation value of 2.23126. The compound growth rate arrived for the Surplus of the RCSS is 22.585 for the study period.

43. The maximum value of Depreciation of RCSS is Rs. 4.8 lakhs with the standard deviation value of 0.85242. The compound growth rate arrived for the Depreciation of the RCSS is 8.3924 for the study period.

44. The maximum value of Rent and Tax of RCSS is Rs. 4.26 lakhs with the standard deviation value of 0.58514. The compound growth rate arrived for the Rent and Tax of the RCSS is 5.5637 for the study period.

45. The maximum value of Sundry Expenses of RCSS is Rs. 13.83 lakhs with the standard deviation value of 4.0146. The compound growth rate arrived for the Sundry Expenses of the RCSS is 16.29 for the study period.

46. The maximum value of Provident Fund of RCSS is Rs. 9.62 lakhs with the standard deviation value of 1.49198. The compound growth rate arrived for the Provident Fund of the RCSS is 5.0384 for the study period.

47. The maximum value of Repair and Maintenance of RCSS is Rs. 3.6 lakhs with the standard deviation value of 1.0495. The compound growth rate arrived for the Repair and Maintenance of the RCSS is 13.855 for the study period.

48. The maximum value of Total Income of VSS is Rs. 224.71 lakhs with the standard deviation value of 52.03131. The compound growth rate arrived for the Total Income of the VSS is 12.84 for the study period.

49. The maximum value of Total Expenses of VSS is Rs. 212.51 lakhs with the standard deviation value of 50.03522. The compound growth rate arrived for the Total Expenses of the VSS is 13.266 for the study period.

50. The maximum value of Salary of VSS is Rs. 34.49 lakhs with the standard deviation value of 8.0973. The compound growth rate arrived for the Salary of the VSS is 12.061 for the study period.

51. The maximum value of Surplus of VSS is Rs. 12.2 lakhs with the standard deviation value of 2.01508. The compound growth rate arrived for the Surplus of the VSS is 7.2604 for the study period.

52. The maximum value of Depreciation of VSS is Rs. 8.91 lakhs with the standard deviation value of 1.63214. The compound growth rate arrived for the Depreciation of the VSS is 5.9624 for the study period.

53. The maximum value of Rent and Tax of VSS is Rs. 1.93 lakhs with the standard deviation value of 0.3164. The compound growth rate arrived for the Rent and Tax of the VSS is -4.842 for the study period.

54. The maximum value of Sundry Expenses of VSS is Rs. 25.33 lakhs with the standard deviation value of 4.91773. The compound growth rate arrived for the Sundry Expenses of the VSS is 8.2241 for the study period.

55. The maximum value of Provident Fund of VSS is Rs. 6.41 lakhs with the standard deviation value of 1.35175. The compound growth rate arrived for the Provident Fund of the VSS is 10.779 for the study period.

56. The maximum value of Repair and Maintenance of VSS is Rs. 14.29 lakhs with the standard deviation value of 3.56669. The compound growth rate arrived for the Repair and Maintenance of the VSS is 16.462 for the study period.

57. The maximum value of Total Income of ASS is Rs. 167.01 lakhs with the standard deviation value of 49.78464. The compound growth rate arrived for the Total Income of the ASS is 15.633 for the study period.

58. The maximum value of Total Expenses of ASS is Rs. 162.48 lakhs with the standard deviation value of 48.54716. The compound growth rate arrived for the Total Expenses of the ASS is 15.482 for the study period.

59. The maximum value of Salary of ASS is Rs. 3.09 lakhs with the standard deviation value of 0.79857. The compound growth rate arrived for the Salary of the ASS is 9.3976 for the study period.

60. The maximum value of Surplus of ASS is Rs. 5.67 lakhs with the standard deviation value of 1.85816. The compound growth rate arrived for the Surplus of the ASS is 22.564 for the study period.

61. The maximum value of Depreciation of ASS is Rs. 6.82 lakhs with the standard deviation value of 1.64544. The compound growth rate arrived for the Depreciation of the ASS is 11.323 for the study period.

62. The maximum value of Rent and Tax of ASS is Rs. 4.06 lakhs with the standard deviation value of 0.90266. The compound growth rate arrived for the Rent and Tax of the ASS is 8.9184 for the study period.

63. The maximum value of Sundry Expenses of ASS is Rs. 6.38 lakhs with the standard deviation value of 1.71839. The compound growth rate arrived for the Sundry Expenses of the ASS is 13.973 for the study period.

64. The maximum value of Provident Fund of ASS is Rs. 7.05 lakhs with the standard deviation value of 1.15954. The compound growth rate arrived for the Provident Fund of the ASS is 7.2109 for the study period.

65. The maximum value of Repair and Maintenance item of ASS is Rs. 3.91 lakhs with the standard deviation value of 1.32159. The compound growth rate arrived for the Repair and Maintenance of the ASS is 10.269 for the study period.

C. Result of Friedman test

66. The result of Chi-square analysis (30.382, P = .000) indicates that there is a significant difference between the total income of the four Sarvodaya Sanghs.

67. The result of Chi-square analysis (30.382, P = .000) indicates that there is a significant difference between the total expenses of the four Sarvodaya Sanghs.

68. The result of Chi-square analysis (33.000, P = .000) indicates that there is a significant difference between the salary item of the four Sarvodaya Sanghs.

69. The result of Chi-square analysis (27.109, P = .000) indicates that there is a significant difference between the surplus item of the four Sarvodaya Sanghs.

70. The result of Chi-square analysis (28.091, P = .000) indicates that there is a significant difference between the depreciation item of the four Sarvodaya Sanghs.

71. The result of Chi-square analysis (28.964, P = .000) indicates that there is a significant difference between the rent and tax item of the four Sarvodaya Sanghs.

72. The result of Chi-square analysis (31.909, P = .000) indicates that there is a significant difference between the sundry expenses item of the four Sarvodaya Sanghs.

73. The result of Chi-square analysis (27.218, P = .000) indicates that there is a significant difference between the provident fund item of the four Sarvodaya Sanghs.

74. The result of Chi-square analysis (11.400, P = .000) indicates that there is a significant difference between the Repair and Maintenance item of the four Sarvodaya Sanghs.

75. It is noted that the Repair and Maintenance component has the negative influence on surplus component of the Ramanathapuram District Sarvodaya Sangh (p= 0.017, β = - 0.662). It is inferred that for one unit decrease in repair and maintenance (and values for other independent variables remaining the same) the surplus will increase by .662 units and vice versa. 76. It is discovered that the influence of the entered variables that is Rent and Tax (p=.042, $\beta = -0.920$) and Provident Fund (p=.048, $\beta = -0.393$) have the negative influence on surplus component of the Ramanathapuram Central Sarvodaya Sangh. It is inferred that for one unit decrease in Rent and Tax (and values for other independent variables remaining the same) the surplus will increase by .920 units and vice versa and one unit decrease in Provident Fund (and values for other independent variables remaining the surplus will increase by .393 units and vice versa.

D. Findings related with the attitude of customers towards the products of Sarvodaya Sanghs

Gender of the respondents

It is noted that majority of the respondents (64.00 per cent) are male.

Marital status of the respondents

It is revealed that majority of the respondents (78.00 per cent) are in the married category.

Age level of the respondents

It is disclosed that most of the respondents (48.80 per cent) are in the age group of 46-55 years.

Educational Qualification

It is discovered that most of the respondents (31.00 per cent) have completed diploma and other level of education.

Nature of Residence

It is lucid that most of the respondents (39.00 per cent) are living in the rural area.

Occupation of the respondents

It is noted that most of the respondents (31.40 per cent) are private employees.

Family income of the respondents

It is observed that most of the respondents (45.00 per cent) earn Rs. 15,001 -Rs. 30,000 per month.

Type of Family

It is clear that majority of the respondents (71.00 per cent) are living as nuclear family.

Number of family members

It is disclosed that majority of the respondents (60.80 per cent) have less than three members in their family.

Sources of getting knowledge about the sarvodaya products

It is discovered that most of the respondents (59.00 per cent) have got awareness about the sarvodaya products through advertisements.

Years of using the sarvodaya products

It is revealed that most of the respondents (35.80 per cent) are using the sarvodaya products for below five years.

Types of sarvodaya products preferred – Non Textile items

It is uncovered that most of the respondents (39.00 per cent) prefer cotton Khadi items in the textile items of the sarvodaya products.

Types of sarvodaya products preferred - Textile items

It is exposed that most of the respondents (27.00 per cent) prefer gift articles and other items in the non-textile items of the sarvodaya products.

Willingness to purchase a particular product from Sarvodaya

It is discovered that majority of the respondents (62.00 per cent) are not willing to purchase a particular product from Sarvodaya Sanghs.

Preferred occasion to purchase a sarvodaya product

It is unveiled that majority of the respondents (62.00 per cent) prefer to buy the sarvodaya products during normal periods.

Preferred special Occasion to buy the sarvodaya product

It is revealed that 155 respondents (31.00 per cent) prefer local festivals to buy sarvodaya products.

Basis of buying sarvodaya products

It is divulged that majority of the respondents (88.60 per cent) prefer to buy sarvodaya products on cash basis.

Opinion about the sarvodaya product

It is discovered that most of the respondents (44.80 per cent) have very good opinion about the sarvodaya products.

Suggest sarvodaya products to others

It is noted that majority of the respondents (79.00 per cent) are willing to suggest the sarvodaya products to others in the study district.

Awareness about the sarvodaya products

It is disclosed that most of the respondents (48.00 per cent) have very high level of awareness about the sarvodaya products.

Satisfaction towards Sarvodaya products - Textile Items

It is inferred that the sarvodaya products have quality and durability in nature. It is noted that majority of the respondents (64.00 per cent) have very high level of satisfaction towards the sarvodaya products.

Satisfaction towards Sarvodaya products - Non-textile Items

It is lucid that most of the respondents (48.00 per cent) have very high level of satisfaction towards the sarvodaya products.

Factors influencing to buy the Sarvodaya Products

It is disclosed that majority of the respondents (59.00 per cent) have stated that these factors namely National fervour, Rebate, Reasonable price, Credit facility, Quality and Durability are influencing at very high level to prefer sarvodaya **Effectiveness of the advertisement media**

It is unveiled that majority of the respondents (50.00 per cent) have stated that these advertisement medium News papers, Radio, Cinema, Board and Banner and Public notice have very high level of impact on creating the awareness about the sarvodaya products.

Satisfaction with the Services of Sales Outlets

It is explored that majority of the respondents (58.00 per cent) have very high level of awareness towards the sales outlets of the sarvodaya Sanghs in the study district.

Problems in getting the sarvodaya products

It is revealed that most of the respondents (46.00 per cent) have not faced any problems in getting the sarvodaya products in the study district.

Analysis of association between gender of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of gender". To test the above null hypothesis the researcher has used the Independent sample 't' test it is revealed that the respondents selected for the study do differ in their opinion about the sarvodaya products of Sarvodaya Sanghs under the six dimensions namely satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products other than the awareness about the sarvodaya products. That is the 'P' value for the six variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of the sarvodaya products do differ in their opinion about these six dimensions of the sarvodaya products when they are classified on the basis of the gender.

Analysis of association between marital status of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of marital status". To test the above null hypothesis the researcher has used the Independent sample 't' test and it is disclosed that the respondents selected for the study do differ in their opinion about the sarvodaya products of Sarvodaya Sanghs under the three dimensions namely, satisfaction towards the textile items, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these three variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of the sarvodaya products do differ in their opinion about these three dimensions of the sarvodaya products when they are classified on the basis of their marital status.

Analysis of association between type of family of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of type of family". To test the above null hypothesis the researcher has used the Independent sample 't' test and it is uncovered that the respondents selected for the study do differ in their opinion about the sarvodaya products of Sarvodaya Sanghs under the four dimensions namely, satisfaction towards the textile items, satisfaction towards the non textile items, effectiveness of the advertisement media and problems in getting the sarvodaya products. That is the 'P' value for these four variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of the sarvodaya products do differ in their opinion about these four dimensions of the sarvodaya products when they are classified on the basis of their type of family. Analysis of association between the willingness of the respondents to purchase the particular product only from the sarvodaya sangh and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the willingness to purchase a particular product from the sarvodaya". To test this null hypothesis the researcher has used the Independent sample 't' test and it is noted that the respondents selected for the study do differ in their opinion about the sarvodaya products of Sarvodaya Sanghs under the three dimensions namely, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media and problems in getting the sarvodaya products. That is the 'P' value for these three variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of the sarvodaya products do differ in their opinion about these dimensions of the sarvodaya products when they are classified on the basis of their willingness to purchase a particular product from the sarvodaya.

Analysis of association between the willingness of the respondents to suggest the sarvodaya products to others and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the willingness to suggest the sarvodaya products to others". To test the above null hypothesis the researcher has used the Independent sample 't' test and it is stated that the respondents selected for the study do differ in their opinion about the sarvodaya products of Sarvodaya Sanghs under the five dimensions namely, awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, effectiveness of the advertisement media and problems in getting the sarvodaya products. That is the 'P' value for these five variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these dimensions of the sarvodaya products when they are classified on the basis of their willingness to suggest the sarvodaya products to others. Analysis of association between age of the respondents to suggest the and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the age". To test the above null hypothesis the researcher has used the one way ANOVA test and it is noted that the respondents are varied for six dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products when they are classified based on their age. That is the 'P' value for these six variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products when they are classified on the basis of the sarvodaya products when they are classified on the basis of their age.

Analysis of association between educational qualification of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the educational qualification". To test the above null hypothesis the researcher has used and it is clear that the respondents are varied for all dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products when they are classified based on their educational qualification. That is the 'P' value for all seven variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about all dimensions of the sarvodaya products when they are classified on the basis of their educational qualification.

Analysis of association between nature of residence of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the nature of residence". To test the above null hypothesis the researcher has used the ANOVA test and it is clear that the respondents are varied for six dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products when they are classified based on their nature of residence. That is the 'P' value for these six variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these dimensions of the sarvodaya products when they are classified on the basis of their nature of residence.

Analysis of association between occupation of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the occupation". To test the above null hypothesis the researcher has used the ANOVA test and it is discovered that the respondents are varied for six dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products when they are classified based on their occupation. That is the 'P' value for these six variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these dimensions of the sarvodaya products when they are classified on the basis of their occupation.

Analysis of association between family income of the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the family income". To test the above null hypothesis the researcher has used the ANOVA test and it is disclosed that the respondents are varied for four dimensions of opinion about the sarvodaya products namely satisfaction towards the non textile items, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these four variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these four dimensions of the sarvodaya products when they are classified on the basis of their family income.

Analysis of association between sources of getting knowledge about the sarvodaya products and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the sources of getting knowledge about the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is noted that the respondents are varied for five dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these five variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products when they are classified on the basis of their sources of getting knowledge about the sarvodaya products. Analysis of association between years of using the sarvodaya products by the respondents and their opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the years of using the sarvodaya products".

To test the above null hypothesis the researcher has used the ANOVA test and it is unveiled that the respondents are varied for two dimensions of opinion about the sarvodaya products namely satisfaction towards the textile items and problems in getting the sarvodaya products. That is the 'P' value for two variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these four dimensions of the sarvodaya products when they are classified on the basis of their years of using the sarvodaya products.

Analysis of association between nature of sarvodaya products preferred under textile and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the textile items preferred under the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is uncovered that the respondents are varied for all dimensions of opinion about the sarvodaya products namely Awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for two variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion on all these dimensions of the sarvodaya products when they are classified on the basis of the textile items preferred under the sarvodaya products.

Analysis of association between nature of sarvodaya products preferred under non textile and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the non textile items preferred under the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is noted that the respondents are varied for all dimensions of opinion about the sarvodaya products namely Awareness about the sarvodaya products, satisfaction towards the non textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for two variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion on all these dimensions of the sarvodaya products when they are classified on the basis of the non textile items preferred under the sarvodaya products.

Analysis of association between occasions preferred for sarvodaya products and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the occasion preferred for the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is exposed that the respondents are varied for six dimensions of opinion about the sarvodaya products namely Awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these six variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these six dimensions of the sarvodaya products when they are classified on the basis of the occasion preferred for the sarvodaya products.

Analysis of association between special occasions preferred for sarvodaya products and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the special occasion preferred for the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is noted that the respondents are varied for seven dimensions of opinion about the sarvodaya products namely Awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these seven variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in the opinion on these seven dimensions of the sarvodaya products when they are classified on the basis of the special occasion preferred for the sarvodaya products.

Analysis of association between basis of buying the sarvodaya products and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the preferred basis of buying the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is revealed that the respondents are varied for seven dimensions of opinion about the sarvodaya products namely Awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these seven variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion on these seven dimensions of the sarvodaya products.

Analysis of association between overall satisfaction with sarvodaya products and opinion about sarvodaya products under different dimensions

"The respondents do not differ in their opinion about sarvodaya products when they are classified on the basis of the overall satisfaction with the sarvodaya products". To test the above null hypothesis the researcher has used the ANOVA test and it is disclosed that the respondents are varied for five dimensions of opinion about the sarvodaya products namely awareness about the sarvodaya products, satisfaction towards the non textile items, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products. That is the 'P' value for these five variables is less than the acceptable level of 0.05. Hence the null hypothesis is rejected and it is inferred that the customers of sarvodaya products do differ in their opinion about these seven dimensions of the sarvodaya products when they are classified on the basis of the overall satisfaction with the sarvodaya products.

Impact of demographic variables on the opinion about awareness level of the sarvodaya products

"There is no impact of demographic variables on the opinion about awareness level of the sarvodaya products". To test this above hypothesis regression analysis has been made and it is noted that nature of residence has the positive influence on opinion about awareness level of the sarvodaya products (p= 0.024, $\beta = 0.171$) followed by marital status (p=.042, $\beta = -0.081$), age (p=.000, $\beta = -$ 0.233), educational qualification (p=.000, $\beta = -0.459$), family income (p=.010, $\beta = -$ 0.101) and type of family (p=.005, $\beta = 0.109$). It is inferred that opinion about awareness level of the sarvodaya products is influenced by the six variables namely Marital Status, Age, Educational qualification, Nature of Residence, Family income and Type of Family.

Impact of demographic variables on the satisfaction towards the textile items of the sarvodaya

"There is no impact of demographic variables on the satisfaction towards the textile items of the sarvodaya". To test this above hypothesis regression analysis has been made and it is divulged that gender has the positive influence on satisfaction towards the textile items of the Sarvodaya Sanghs (p= $0.000,\beta = 0.308$) followed by marital status (p= $.000, \beta = -0.197$), educational qualification (p= $.000, \beta$ = -0.289), nature of residence (p= $.003, \beta = -0.137$), occupation (p= $.021, \beta = 0.095$) and type of family (p= $.000, \beta = -0.193$). It is inferred that the satisfaction towards the textile items of the sarvodaya is influenced by the six variables namely gender, marital status, Educational qualification, Nature of Residence, occupation and Type of Family.

Impact of demographic variables on the satisfaction towards the non textile items of the sarvodaya

"There is no impact of demographic variables on the opinion on satisfaction towards the non textile items of the sarvodaya". To test this above hypothesis regression analysis has been made and it is make clear that the influence of the entered variables that is nature of residence has the positive influence on opinion about awareness level of the sarvodaya products (p= 0.003, β = 0.150) followed by marital status (p=.005, β = - 0.130) and educational qualification (p=.000, β = -0.235). It is inferred that opinion on the satisfaction towards the non textile items of the sarvodaya is influenced by the four variables namely Marital Status, Educational qualification and nature of residence.

Impact of demographic variables on the opinion about factors influencing to prefer sarvodaya products

"There is no impact of demographic variables on the opinion about factors influencing to prefer sarvodaya products". To test this above hypothesis regression analysis has been made and it is noted that the educational qualification has the positive influence on opinion about factors influencing to prefer sarvodaya products (p= 0.044, $\beta = =0.093$) followed by family income (p =.002, $\beta = 0.144$). It is inferred that opinion about awareness level of the sarvodaya products is influenced by the two variables namely educational qualification and family income.

Impact of demographic variables on the opinion about effectiveness of the advertisement media

"There is no impact of demographic variables on the opinion about effectiveness of the advertisement media". To test this above hypothesis regression analysis has been made and it is observed that gender has the positive influence on opinion about effectiveness of the advertisement media (p= 0.000, β = 0.185) followed by marital status (p=.010, β = - 0.114), educational qualification (p=.000, β = - 0.158), family income (p=.000, β = - 0.187) and type of family (p=.000, β = 0.184). It is inferred that opinion about effectiveness of the advertisement media is influenced by the five variables namely gender, marital status, educational qualification, family income and type of family.

Impact of demographic variables on the satisfaction with the services of the sales outlets of the sarvodaya products

"There is no impact of demographic variables on the satisfaction with the services of the sales outlets of the sarvodaya products". To test this above hypothesis regression analysis has been made and it is revealed that gender has the positive influence on satisfaction with the services of the sales outlets of the sales outlets of the sales outlets of the sales outlets of the sales outlets. $\beta = 0.150$ and family income (p=.012, $\beta = 0.118$). It

is inferred that the satisfaction with the services of the sales outlets of the sarvodaya products is influenced by the two variables namely gender and family income.

Impact of demographic variables on the opinion about problems in getting the sarvodaya products problems in getting the sarvodaya products

"There is no impact of demographic variables on the opinion about problems in getting the sarvodaya products". To test this above hypothesis regression analysis has been made and it is lucid that marital status has the influence on opinion about problems in getting the sarvodaya products (p=0.001, $\beta = -0.151$) followed by age (p=.000, $\beta = -0.206$), educational qualification (p=.000, $\beta = -0.198$), occupation (p=.003, $\beta = -0.124$) and family income (p=.000, $\beta = -0.205$). It is inferred that the opinion about problems in getting the sarvodaya products is influenced by the five variables namely marital status, age, educational qualification, occupation and family income.

Suggestions

The following suggestions are made by the researcher based on the study for increasing the surplus of the Sarvodaya Sanghs through better financial management and through increase in sales of textile and non textile items at more level.

- a. There is an obstacle trend is exposed in the production and sales of textile and non items of the all Sarvodaya Sanghs for the period under study. Hence it is recommended that the proper planning may be done by the Sarvodaya Sanghs for achieving the production and sales target every year.
- b. The Sarvodaya Sanghs are expected to appoint sales representatives to popularize the sarvodaya products among the common people at more level. More over the credit facilities available in the Sarvodaya Sanghs for the government employees are not known to all the government employees in the study area. Hence the Sarvodaya Sanghs may take necessary steps to create awareness about this facility among the government employees in particular.
- c. At present the Sarvodaya Sanghs are marketing their products through Khadi Gramodyog Bhavan, Khadi Vastiralaya and Grama Shilpa. It is recommended that the Sarvodaya Sanghs may create a separate website, apps and watsapp number for the all type of sales outlets functioning in the study district than the existing level.
- d. The Sarvodaya Sanghs are expected to decrease the repair and maintenance and administration expenses to the possible level.

- e. The working time for the Sarvodaya Sanghs may be increased and it is expected that then Sarvodaya Sanghs may open their retail outlets on public holidays like Sunday and also during the all festival periods.
- f. To attract more number of customers for the Sarvodaya products the packaging for the non textile items may be improved.
- g. The advertisement part is very lack for sarvodaya products. Hence the Khadi and Village Industries Commission may popularize the sarvodaya products through the celebrity all over India than the existing level.
- h. The customers of the sarvodaya products are vary in their opinion about the awareness about the sarvodaya products, satisfaction towards the textile items, satisfaction towards the non textile items, factors influencing to prefer sarvodaya products, effectiveness of the advertisement media, satisfaction with the services of the sales outlets and problems in getting the sarvodaya products when they are classified on the basis of their demographic profile variables. Hence it is recommended that the Sarvodaya Sanghs may consider their customers based on their demographic profile like gender, age, educational qualification, occupational status, nature of residence, family income and marital status for creating a better opinion about the sarvodaya products than the existing level.
- i. The sales persons in the retail outlet may offer their services to the all type of retail customers by explaining about the concept of sarvodaya and the real beneficiaries of the sarvodaya products to increase the sales of sarvodaya products.
- j. The variety of products in textile and non items is low in the Sarvodaya Sanghs compared with the other competitors. Hence it is recommended that the Sarvodaya Sanghs may offer more variety of products at more level. For that the research and development section of the Sarvodaya Sanghs may be improved to introduce more variety of products.
- k. There is no uniform pattern is recorded for the financial items recorded in the annual reports of the Ramanathapuram District Sarvodaya Sangh, Ramanathapuram Central Sarvodaya Sangh, Virudhunagar Sarvodaya Sangh and Aruppukottai Sarvodaya Sangh. Hence to improve the financial performance of the Sarvodaya Sanghs it is recommended that the uniform pattern may be followed for recording the financial components for auditing

and also publishing in the form of annual reports. This uniform pattern of recording the financial components may be used for making better analysis and comparison of the Sarvodaya Sanghs and to take a better decision.

- 1. The Sarvodaya Sanghs are expected offer discount for all textile items at more level particularly during the local festival times in the study area.
- m. Both the central and state Government may release the rebate to the Sarvodaya Sanghs periodically without any delay to solve the problem of working capital which creates more financial problem in running the Sarvodaya Sanghs effectively.
- n. A separate and effective scheme may be introduce by the central and state government to increase the usage of sarvodaya products among the public at more level.
- o. The advertisement for the sarvodaya products may be given in the central and state government undertakings like railway, bus and in airports also.
- p. The government is expected to take more effective steps to popularize the sarvodaya products at international level by following the international standards for product modifications.

Conclusion

The Sarvodaya Sanghs are established with the aim of upliftment of rural people of our country. From the inception the Sarvodaya Sanghs are functioning very well with so many struggles in their financial performance due to change of central and state governments and their financial policies. From the present study it is discovered that the sarvodaya products are getting a good image among the public at increasing level. Moreover the customers also expect new products from the sarvodaya than the existing level. Hence the suggestions offered by the researcher may be considered by the policy makers of the Khadi and Village Industries Commission to give better life to the Sarvodaya Sanghs all over the country and its beneficiaries rural poor of our country in particular.

Scope for further research

The following are the research areas identified for the future research.

- a. Comparative study on the financial performance of Sarvodaya Sanghs of Tamilnadu and other states.
- b. Problems and prospects of Sarvodaya Sanghs in production and marketing of sarvodaya products.
- c. Customer Relationship Management in Sarvodaya Sanghs