

Self Help Groups and Marketing Strategies in Urban Poverty Reduction

Dr.K.S.Selvanayagi
Asst.Professor,
Department of Women's Studies,
Tamil Nadu Institute of Urban Studies, Coimbatore,
Tamil Nadu, India

Abstract: This study aims to find out the contribution of marketing strategy adopted by SHGs under Swarna Jayanthi Shahari Rozhar Yozana (SJSRY) in Coimbatore district of Tamil Nadu to know the outcomes particularly in terms of Urban Poverty Reduction. Out of the total UWSHGs in the district 100 groups were selected from the 41 ULBs of the district. Totally 500 members from 100 groups formed the sample for the primary data collection. Marketing profile of the members were assessed using different marketing strategies adopted by the SHG members. In order to assess the relationship of the selected marketing practices adopted on monthly income from Income Generating Activity by the members, chi-square test is employed. To evaluate the marketing strategies of the SHG members to promote and earn profit 'F' test was applied for five marketing strategies i.e., product, price, place, promotion and personnel with the monthly income of SHG members.

Key words: Self Help Groups, Self Help Group Members, Marketing Strategy, Urban Poverty Reduction and Income Generating Activities (IGA).

1. Introduction

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in programmes with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept. It is multidimensional in its approach and covers social, political, economic and cultural aspects. Of all these facts of women's development and economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society (Rekha and Goankar, 2006).

As of 2010 more than 19.3% of Indian population lives below the poverty line; 15% of the urban population of India exists in this difficult physical and financial predicament (55th round of NSSO Survey). Hence, it is very important that women are to be empowered and that their capacities are to be enhanced through various social, economic and political processes of country. It is believed that women's contribution in the economy will result in poverty reduction.

A Self Help Group (SHG) is a group of individuals usually 12-20 women below poverty line who pool their savings into a fund from which they can borrow as and when necessary. Increasing access to credit has always remained at the core of government's planning in its fight against poverty (Karunaiathal, 2009).

2. Significance of the Study

A successful marketing strategy requires the well-knit support of the factors like finance, raw material and production related issues. The five Ps of marketing, i.e. Product, Price, Place, Promotion and Personnel need to be given very serious thought in the light of severe resource constraints and small scale of operation by these SHGs. They need to develop suitable strategies keeping in mind the resources at their disposal.

Though they enhance the power of decision-making, their growth and sustenance are to a large extent dependent on the activities they choose to perform, the product they choose to produce and the marketing strategies they plan to pursue. These groups could choose to market more of their existing

produce in the existing market or find new markets in nearby area and choose to market the existing products. This will depend on the nature of the products, target consumers, the price fixed and resources available at their disposal to advertise or promote their products. Exploring new markets with existing products or developing new products for new markets would again depend on the age, experience and resources. There are certain practical problems that marketing entail and women must learn to adjust to these inconveniences.

Women in self-help movement are slowly and steadily getting involved in micro level enterprises. A small number of these have reached the stage of generating production surpluses. They are coming out of their homes and hearths for the first time with their goods and wares to the bazaars and shandies. They are courageously trying to stand on their own terms in the traditionally male dominated market places.

It is a time when they need more support than ever before. So far there has not been any substantial and organized local experience available to sell the products made by women. Marketing as a central issue has been an agenda of government. With this scope the marketing practices adopted is considered as one of the factors for determining their income source.

3. Scope of the study

This study aims to find out the contribution of marketing strategy adopted by SHGs under Swarna Jayanthi Shahari Rozhar Yozana (SJSRY) to bring the urban poor people up from the 'poverty zone' to a reasonable and 'comfortable zone'. It is felt important to study the thrust on marketing strategies of SHGs through SJSRY in Coimbatore district of Tamil Nadu to know the outcomes particularly in terms of Urban Poverty Reduction.

In India, from 97-98 to June 2008 a sum of Rs.1,63,978.36 lakh has been released as Central Government share and 8,87,020 lakh persons benefited under Urban Self Employment, 350.97 lakh persons benefited under community structures and 12,70,637 persons have been imparted skill training (Source: MoHUPA).

India's Self Help Group is the world largest social movement, which has targeted nearly one third of India's poor. There were 1782 urban Self Help Groups under SJSRY in Coimbatore district as on March 2010.

4. Review of Literature

Marketing is a social and managerial process by which individuals and groups to obtain what they need and want through creating and exchanging products and value with others (Krishnaiah, 2003).

Moli and Mary (2011) in their study conducted in Ernakulam Districts of Kerala revealed that the cost of production followed by competitor's price was the two most important factors that influence the pricing decision of the women entrepreneurs. About 42% of the units fixed the price at par with major competitors whereas, 37% of them fixed it below the competitor's prices. The pricing policies i.e., fixed or variable price, were product specific to a great extent. The pricing objective of women entrepreneurs had undergone changes during the course of time. The pricing objectives, strategies and methods followed by the women reflect the feelings of limitations due to lack of experience, mobility etc.

Price is the only element of the marketing mix that brings in revenue, while the other elements produce costs. Companies do their pricing in a variety of ways. Many firms do not handle pricing well. Price is not revised often enough to capitalize on market changes, price is set independently of the rest of the marketing mix rather than as an intrinsic element of market-positioning strategy; and price is not varied enough for different product items, market segments, distribution channels, and purchase occasions. Price is a key decision variable of the marketing mix for any seller. Women entrepreneurs often leave decisions regarding pricing to the men of the family, even though they strive to bring out the product to the market. Most of the times the women entrepreneurs tend to overlook the hidden cost and the need for growth and development. They find it difficult to fix an optimum price and have trouble in setting the price initially and during the course of their business operation (Kotler et al., 2007).

Subashini Muthukrishnan (2005) has explained in her paper that the SHGs should be careful in terms of positioning their product relative to other competitive products and markets. It has to decide on the product and the price vis-à-vis its costs of production, return and the price at which its competitors are

selling the product, credit time, marketing infrastructure available, etc. She has also specified that SHGs must focus on improving the quality of their product.

A survey conducted in 2005 (Pathak, 2006) among the women entrepreneurs in Kerala revealed that raw material stocking and marketing were the major problems of their small-scale units. The cottage industries, such as, those engaged in making mats and baskets, where female employment was very high, failed because of reasons of inadequate availability of raw materials and working capital problems. An industry, where entry is easy because of low technical threshold, is characterized by overcrowding of manufacturers and consequently subnormal profits, making it impossible for small firms to grow significantly. This is especially true for the women entrepreneurs who generally choose low technology and low risk projects for their business units. They face problems in marketing their products as their resources and experiences are limited. Dependence on a limited number of customers and single or limited number of products put constraints on their formulation of strategies regarding the marketing mix (product, place, price and promotion i.e., 4Ps).

Gadekar (2005) has indicated that more than 80% of the co-operatives are dominated by men. To change this scenario, the concept of SHG seems to have gained much importance. He visualizes that within next decade or so, the scenario will be something different from what we see today. Further he states that with the increase in SHGs, the marketing of their items become difficult. To resolve this problem of marketing of SHG products and also to bring women folk under the fold of co-operatives, a society is to be formed and registered. The membership is restricted to the members of SHGs only. Society will facilitate marketing of their products and make them earn more income. Perhaps better marketing opportunities build confidence among women folk.

Khan (2000) stated that a women entrepreneur could start an enterprise on a small scale. There are a number of women entrepreneurs who have started small enterprises but later expanded them to large-scale units. For instance, Mrs Shahnaz Hussain, president of CIDESCO hailing from Kailash placed Indian herbals in the world cosmetic map. She started with an investment of just Rs. 35000/-. A woman SHG in Dindigul District runs a unit providing agro-services with the total turnover crossing Rs.12 lakhs per annum. Women face more problems than men in acquiring technical and entrepreneurial competencies (Easwaran and Sunanda, 1992).

Marketing constraints scored a second place to financial constraints, when the resource constraints of women entrepreneurs studied in the state of Haryana (Singh and Kamala, 1992). Women to become a successful entrepreneur, she needs access to capital, technical and managerial know-how and market. The essence to empower women lies in catalyzing appropriate economic activities at the grass root level and creating new opportunities for them to earn higher income in order to improve their standard of living. This objective could be accomplished by establishing enterprises that are based on the locally available resources and preferably indigenous knowledge.

5. Objectives of the Study

Self Help Groups owing to their limited experiences and exposure to running business enterprises need to build their capacities in the area of marketing with the help of well informed and practicing marketing consultants. SHGs will at no point get any advantage of being run by women and so they need to run the race carefully. In this situation study in Coimbatore district would be helpful to understand the Marketing Performance of Self Help Groups under SJSRY in Urban Poverty Reduction.

The main objectives of the study are as follows: To

- Study the marketing profile of SHG members
- Relationship between training attended and selection of marketing strategy
- Analysing the marketing strategies and economic improvement of the SHGs under SJSRY in improving the financial status.
- Evaluation of marketing strategies Using ANOVA for five Ps.

6. Materials and Methods

6.1 Profile of the Research Area

Coimbatore District in Tamil Nadu has been chosen considering the fact that it is one of the most urbanized districts in Tamil Nadu and pioneering in SJSRY programme activity. Totally 41 urban local

bodies (ULBs) exist in the district. They are one Corporation, three Municipalities and 37 Town Panchayats. All the 41 ULBs were selected for the study.

6.2 Sampling procedure and Sample size

In consultation with the Assistant Project Officer (APO), Regional Directorate of Municipal Administration (RDMA), Tiruppur (which comes within Coimbatore District), the investigator obtained the list of Urban Women SHGs under SJSRY functioning in Coimbatore District. The total number of UWSHGs functioning for more than five years is 809 groups. Out of the total UWSHGs in the district 100 groups were selected from the 41 ULBs of the district.

From each Self Help Group, the Resident Community Volunteers (RCVs), and five ordinary members were selected at random from the list obtained from the Community Organizers (COs) of ULBs. Totally 500 members from 100 groups formed the sample for the primary data collection. The number of groups and members selected from the ULBs is depicted in Table.1.

Table.1 Details of Selected Groups and Members

S.No.	Nature of ULBs	Total groups formed by ULBs	Groups selected for study	Members selected for study
1.	Corporation	324	35	175
2.	Municipalities	286	35	175
3.	Town Panchayats	199	30	150
	Total	809	100	500

6.3 Data Collection and Analysis

The data for the study was collected from both primary and secondary sources. An Interview Schedule was constructed and used to collect data from the group members. Both primary and secondary data were used in the study. The various statistical tools used for analyzing the collected data in order to make conclusion about the study.

7. Analysis, Interpretation and Findings

After the data collection all the values were coded, tabulated and analysed using proper statistical tool.

7.1 Marketing profile of SHG members

Today many women's groups have started various entrepreneurship. It was also observed that these SHGs were not able to face open market competition. Table.2 details the marketing profile of SHG members. Among the total respondents 32 percent were not involved in any income generating activities (IGA). Hence, the profile denotes only those who were in IGA.

Table.2 Marketing Profile of SHG Members

Profile	Categories	No. of Respondents	Percent of Respondents
Type of Income Generating Activity	No IGA	161	32
	Manufacturing	170	34
	Trading	119	24
	Servicing	50	10
Monthly income from IGA	No IGA	161	33
	Below 1500	72	14
	1500 – 3000	136	27
	3000 – 5000	99	20
No. of employees	5000 & Above	32	6
	No IGA	161	32

	1 - 3 employees	199	40
	4 - 7 employees	97	19
	8 & above employees	43	9
Basis for fixing prices of the product	No IGA	161	32
	Cost plus margin	124	25
	Demand for product	126	25
	Competitor's price	89	18
Basis for Discount allowed	No IGA	161	32
	All Customers	75	15
	Regular Customers	99	20
	No Discount	72	14
	Bulk Orders	58	12
Method used for sale of the product	Selective Customers	35	7
	No IGA	161	32
	Retail outlet	114	23
	Whole sale	135	27
	Both	90	18
Mode and Duration of credit sales	No IGA	161	32
	Only Cash Sales	101	20
	Both	109	22
	1 week to 1 month	70	14
	More than 1 month	59	12
Participation in Exhibitions	No IGA	161	32
	Regional Level	129	26
	District Level	68	14
	Not at all	142	28
Mode of Publicity	No IGA	161	32
	Free sample	64	13
	Hand bills / notices	16	3
	Posters	14	3
	Door-to-door publicity	69	14
	No Publicity	176	35
Marketed by	No IGA	161	32
	Direct	125	25
	Middleman	135	27
	Agencies	79	16
Method of facing competition	No IGA	161	32
	Reducing the price	74	15
	Advertisement	29	6
	Modifying the product	10	2
	Giving Discount	119	24
	No Competition	107	21
Trade mark for products	No IGA	161	32
	No trade mark	339	68

7.1.1 Type of Income Generating Activity

There were different kinds of IGA activities adopted by SHGs members. Usually they were classified as manufacture, trade and service. Out of 68 percent of the respondents 34 percent were doing

manufacturing activities, 24 percent were engaged in trading activities and the rest, 10 percent, were in servicing sector.

7.1.2 Monthly Income from IGA

The purpose of involving in IGA is to earn money and thereby increase their standard of living and their family. Accordingly 14 percent were earning below Rs.1500 per month, 27 percent between Rs.1500-3000, 20 percent members were earning between Rs.3000 - 5000 and the remaining six percent earning Rs.5000 and above per month.

7.1.3 Number of employees

Both member and non-member employees were taken into account for calculating the number of employees. Out of 68 percent of members, 40 percent had only one to three employees, 19 percent have four to seven employees and only nine percent have eight and above employees. Out of 68 percent 59.30 are member-employees and just 8.70 percent are outsiders. It is inferred that sampled SHG members provide employment opportunity only to their own members than to outsiders.

7.1.4 Basis for fixing prices of the product

There are three methods that are commonly used for fixing the price of the SHG products. They are Cost plus margin, Demand for the product and competitors' price. To notice that equal proportion of respondents are using cost plus margin (25%) and demand for the product (25%) method for fixing the price for their product. The remaining 18 percent are fixing the price according to competitor's price. It is indicated that half of the sampled respondents were using cost plus margin and demand for the product method in order to earn stable income and thereby increase their financial status.

7.1.5 Basis for Discount allowed

Giving discount to sell the product is the current trend in the marketing scenario; 15 percent of the respondents were giving discount to all customers; 20 percent were giving to only regular customers; 12 percent were giving only to bulk orders, followed by seven percent giving only to selective customers. But 14 percent were not giving discount at all.

7.1.6 Method used for sale of the product

The SHGs are making retail sale, wholesale and some of the SHGs are retailers as well as whole sellers; 18 percent SHGs are making only retail sales, 27 SHGs are making only wholesales, and 23 percent are doing both.

7.1.7 Mode and Duration of credit sales

There were SHGs which make exclusively cash sales, exclusively credit sales and some of the SHGs were making both cash and credit sales. Only 20 percent of SHGs were selling on cash basis, 26 percent SHGs on credit sales with credit duration as one week to one month (14%) and more than one month (12%). Exclusive cash sale would not increase sales and exclusive credit sale require more working capital. Hence, 22 percent SHGs are making sales on credit as well on cash.

7.1.8 Participation in Exhibitions

Out of 68 percent of SHGs, only 40 percent SHGs had participated in the exhibitions conducted by the government at regional level (26%) and district level (14%) for enhancing sales. The remaining 28 percent never attended any exhibition.

7.1.9 Mode of Publicity

SHGs had adopted various methods for giving publicity to their products. Out of 68 percent, only 33 percent SHGs were giving publicity. Among them 13 percent were giving free sample; 14 percent were using door to door publicity, three percent resorted to using handbills/notices, followed by three percent promoted through posters. The rest 35 percent SHGs were not using any publicity to increase the sales of their product because they never knew the importance of publicity or they could not affordable to spend on publicity.

7.1.10 Marketing by

SHGs sell their products by adopting three different modes such as direct sales, middleman or through agencies. Out of 68 percent of the respondents, only 25 percent were doing direct marketing; 27 percent were middleman to sell their products and 16 percent sought the neepos marketing agencies to sell their products. When they were not able to do direct marketing they would lose their profit. It was the causative factor for the SHGs not making viable profits.

7.1.11 Competitive Ambience

Out of 68 percent, 47 percent are facing competition in their locality. The different techniques adopted by the sampled SHGs members were reducing the price (15%), advertisement (6%), modifying the product (2%) and giving discount (24%). Only 21 percent are not facing any competition in their locality.

7.1.12 Trademark for Products

Trademark or label is important to identify any finished goods to get ready for sales. Further, it indicates the special features of the product. All the 68 percent SHG members do not have any trademark or label, and hence this factor had not been considered for analysis.

It was discouraging to note that all SHGs with product viability were not having specific trademark / label which need to be paid special attention.

7.2 Analysis of Monthly Income from Income Generating Activities by the SHG Members Based on Marketing Practices Adopted

In order to assess the relationship of the selected marketing practices adopted on monthly income from IGA by the members, chi-square test is employed and the results are presented in Table.3

Table .3 Monthly Income from IGA based on marketing practices adopted

Variables	Monthly income from IGA			
	Chi-square value (χ^2)	d.f	Significant value (p)	Significant or not
Type of Income Generating Activity	496.678	12	0.000	Significant*
No. of employees	491.730	12	0.000	Significant*
Basis for fixing prices of the product	501.094	12	0.000	Significant*
Basis for Discount allowed	501.726	20	0.000	Significant*
Method used for sale of the product	500.398	12	0.000	Significant*
Mode and Duration of credit sales	507.961	16	0.000	Significant*
Participation in Exhibitions	503.561	12	0.000	Significant*
Mode of Publicity	502.467	20	0.000	Significant*
Marketing by	500.620	12	0.000	Significant*
Method of facing competition	509.765	20	0.000	Significant*

- * Significant at 5% level (since, p value < 0.05).

The chi-square test on marketing practices like type of IGA, no. of employees utilized to run the IGA, basis for fixing prices and discount allowed, method used for sale of the product and participation in exhibition, mode of publicity, method of facing competition were significant with the monthly income from IGA. So it may be due to the fact that those who were in IGA were capable enough to utilize various marketing practices. This in turn deciding the amount of monthly income earned from IGA by the SHG members.

7.3 Relationship between Training Attended and Selection of Marketing Strategy

Training is the backbone for SHG members to gain knowledge on various marketing scenario. In order to determine the relationship between Government training programme attended and its influence on selection of marketing strategy employed by the member in their IGA, Chi-square test is applied and the results are presented in Table.4.

Table.4 Training Programme Attended on Selection of Marketing Practices Adopted

Variables	Govt. Training Program(s) Attended by the members			
	Chi-square value (χ^2)	d.f	Significant (p) value	Significant or not
Type of Income Generating Activity	32.393	9	0.000	Significant*
Basis for fixing prices of the product	32.391	9	0.000	Significant*
Basis for Discount allowed	37.564	15	0.001	Significant*
Method used for sale of the product	30.298	9	0.000	Significant*
Mode and Duration of credit sales	31.934	12	0.001	Significant*
Participation in Exhibitions	29.395	9	0.001	Significant*

Mode of Publicity	31.164	15	0.008	Significant*
Marketing by	32.879	9	0.000	Significant*
Method of facing competition	32.795	15	0.005	Significant*

- * Significant at 5% level (since, p value < 0.05).

From the analysis, it is found that there is a strong significant relationship between different marketing practices adopted and the training programme attended. Marketing strategy is the technique, which a firm adopts to counteract market changes. Thus marketing strategy is a changing variable, which changes according to market environment. So from this it could be inferred that training plays an important role, because more the training more the income from IGA by effective adoption of different marketing strategy according to the market environment. Skill training for the members needs to be emphasized. 68 percent of the members involved in various kind of IGA.

7.4 Evaluation of Marketing Strategies Using ANOVA for Five P's

Marketing strategy is a functional strategy and a part of grand corporate strategy. It is consistent, appropriate and feasible set of principles through which a particular company hopes to achieve its long-term objectives and profitability. For this analysis profitability was considered with monthly income from IGA.

The term marketing mix is used to describe a combination of five elements – the product, price, place, promotion and personnel. These are popularly known as **FIVE P's**. The effectiveness of the marketing effort mainly depends upon the decisions made in each **P** area and all the five **Ps** should be directed towards the consumer so as to ascertain their needs, requirements, tastes, preferences and expectations. The marketing mix will have to be changed at the change of marketing conditions like economical, political and social.

ANOVA is essentially a procedure for testing the difference among different groups of data for homogeneity. Hence, it is a method of analysing the variance to which response is subject to its various components corresponding to various sources of variation. Thus, through ANOVA technique one can investigate any number of factors which are hypothesized or said to influence the dependent variable.

To evaluate the marketing strategies of the SHG members to promote and earn profit 'F' test was applied for the following five marketing strategies with the monthly income of SHG members respectively.

- Place strategy – location of SHGs
- Product strategy – Type of activity
- Personnel strategy – Number of employees
- Price strategy – Basis of price fixation
- Promotion strategy – Sales promotion activities

For the purpose of testing whether the difference between the averages is significant or not, analysis of variance was carried out.

7.4.1 Place strategy

Place is an important factor that affects success of the business. SHGs have to pay attention in the selection of the place from where they can transact their business. SHGs located in Municipalities and Corporations need to pay more on operational (labour, rent, water, etc) and maintenance cost compared to in Town panchayats. Therefore, place of SHGs is considered to be an important strategy influencing the success of SHG.

Assessment of the impact of Location of SHGs over the monthly income from IGA

In order to assess the impact of the place (location) of SHGs over the monthly income from IGA, one-way ANOVA was employed and the results are presented in Table.5 and Table.6

Table.5 Monthly Incomes from IGA on the Basis of Location of SHGs

Location of SHG	Monthly income from IGA		
	No.	Total	Mean
Corporation	175	255807.0	1461.754
Municipality	175	253307.0	1447.469
Town Panchayat	150	311750.0	2078.333
Total	500	820864.0	1641.728

Hypothesis

H₀: There is no significant difference between the average monthly incomes from IGA of SHGs located in different types of ULBs (Corporation, Municipality and Town panchayat).

Table.6 ANOVA table for Monthly Income from IGA Vs Location of SHGs

Source of Variation	Sum of Squares	df	Mean Square	F	Sig. Value (p)	Significant or not
Between Groups	40865903	2	20432951	8.57	0.000	Significant*
Within Groups	1184517105	497	2383334			
Total	1225383009	499				

* Significant at 5% level (since, p value < 0.05).

It is found from the ANOVA that H₀ is rejected and hence inferred that there is a significant difference between the average monthly incomes from IGA of SHGs located in different types of ULBs.

7.4.2 Product Strategy

The term product in the marketing includes more than physical goods. The product may be intangible services or an idea or an amalgamation or all the three. In the present study the SHGs income-generating activities had been classified into three categories namely manufacture, trade and services.

In order to assess the impact of the Type of IGA over the monthly income from IGA, one-way ANOVA was employed and the results are presented in Table.7 and Table.8.

Table.7 Monthly Income from IGA Based on Type of IGA

Type of Income Generating Activity	Monthly income from IGA		
	No.	Total	Mean
Manufacturing	170	406534.0	2391.376
Trading	119	285934.0	2402.807
Servicing	50	128396.0	2567.920
Total	339	820864.0	2421.428

Hypothesis

H₀: There is no significant difference between the average monthly incomes from IGA of SHGs involved in different types of income generating activities (Manufacturing, Trading and Servicing).

Table.8 ANOVA for Monthly Income from IGA Vs Types of IGAs

Source of Variation	Sum of Squares	d.f	Mean Square	F	Sig. Value (p)	Significant or not
Between Groups	1267784	2	633892	2.74	0.695	Not Significant*
Within Groups	584087786	336	1738356			
Total	585355570	338				

* Significant at 5% level (since, p value < 0.05).

It is found from the ANOVA that H₀ is accepted and hence inferred that there is no significant difference between the average monthly incomes from IGA of SHGs involved in different types of income generating activities.

7.4.3 Personnel strategy

SHGs can gain a strong competitive advantage through trained people. Better-trained personnel exhibit six characteristics: competence, courtesy, credibility, reliability, responsiveness and communication. The involvement of employees in the performance of operations determines the efficiency of the business. In SHGs members utilize two categories of employees, namely member-employees and outsiders. Only 8.70 percent were outsiders and all other employees were member employee only.

In order to assess the impact of the number of employees in SHGs over the monthly income from IGA, one-way ANOVA was employed and the results are presented in Table.9 and Table.10.

Table.9 Monthly Income from IGA based on Number of Employees

No. of Employees	Monthly income from IGA		
	No.	Total	Mean
1 - 3 employees	199	473622.0	2380.010
4 - 7 employees	97	238692.0	2460.742

8 & Above employees	43	108550.0	2524.419
Total	339	820864.0	2421.428

Hypothesis

H₀: There is no significant difference between the average monthly incomes from IGA of SHGs employing various numbers of employees (1 - 3 employees, 4 - 7 employees and 8 & above employees).

Table.10 ANOVA for Monthly Income from IGA Vs Number of Employees in SHGs

Source of Variation	Sum of Squares	d.f	Mean Square	F	Sig. Value (p)	Significant or not
Between Groups	947401	2	473700	3.67	0.762	Not Significant*
Within Groups	584408169	336	1739310			
Total	585355570	338				

** Not Significant at 5% level (since, p value > 0.05).

It is found from the ANOVA that H₀ is accepted and hence inferred that there is no significant difference between the average monthly incomes from IGA of SHGs involved in different types of income generating activities.

7.4.4 Price strategy

Pricing the product is one of the important areas in marketing decision-making. Price is the main factor, which affects the sales of an organization. In the marketing mix, price is the only element that produces revenue; other elements produce costs. Price can decide the success or failure of a concern.

The price for SHGs product / service is based on any one of the following:

- ❖ Cost
- ❖ Demand and
- ❖ Competitor's price.

In order to assess the impact of the basis for fixing prices of the product in SHGs over the monthly income from IGA, one-way ANOVA was employed and the results are presented in Table.11 and Table.12.

Table.11 Monthly income from IGA based on basis for fixing prices of the product

Basis for fixing prices of the product	Monthly income from IGA		
	No.	Total	Mean
Cost plus margin	124	322361	2599.685
Demand for product	126	294088	2334.032
Competitor's price	89	204415	2296.798
Total	339	820864	2421.428

Hypothesis

H₀: There is no significant difference between the average monthly incomes from IGA of SHGs employing the basis for fixing prices of the product (Cost plus margin, Demand for product and Competitor's price).

Table.12 ANOVA for Monthly Income from IGA Vs Basis for Fixing Prices of the Product

Source of Variation	Sum of Squares	d.f	Mean Square	F	Sig. Value (p)	Significant or not
Between Groups	646312440	3	215437480	184.53	0.000	Significant*
Within Groups	579070568	496	1167480			
Total	1225383009	499				

* Significant at 5% level (since, p value < 0.05).

It is found from the ANOVA that H_0 is rejected and hence inferred that there is a significant difference between the average monthly incomes from IGA of SHGs employing the basis for fixing prices of the product.

7.4.5 Promotion strategy

The business enterprise should inform the customers about its products and persuade them to buy. Advertising, personal selling and other sales promotional programmes are the various promotional activities. All these activities increase the volume of sales by expanding as well as retaining the market share for the product.

In order to assess the impact of the method used for sale of the product in SHGs over the monthly income from IGA, one-way ANOVA was employed and the results are presented in Table.13 and Table.14.

Table.13 Monthly Income from IGA Based on Method Used for Sale of the Product

Method used for sale of the product	Monthly income from IGA		
	No.	Total	Mean
Retail Outlet	114	278515.0	2443.114
Whole Sale	135	305238.0	2261.022
Both	90	237111.0	2634.567
Total	500	820864.0	1641.728

Hypothesis

H_0 : There is no significant difference between the average monthly incomes from IGA of SHGs employing Method used for sale of the product (Retail Outlet, Whole Sale and Both).

Table.14 ANOVA for monthly income from IGA Vs Method Used for sale of the product

Source of Variation	Sum of Squares	df	Mean Square	F	Sig. Value (p)	Significant or not
Between Groups	7615692	2	3807846	2.22	0.111	Not Significant*
Within Groups	577739878	336	1719463			
Total	585355570	338				

** Not Significant at 5% level (since, p value > 0.05).

It is found from the ANOVA that H_0 is accepted and hence inferred that there is no significant difference between the average monthly incomes from IGA of SHGs employing different method used for sale of the product.

8. CONCLUSION AND SUGGESTION

Urban Women Self Help Groups (UWSHGs) is still a key element of the poverty reduction. Mere group formation and functioning is not an end but a means to development. SHGs are found to be commercially and socially viable. Generation of self-employment opportunities is the best possible alternative for the socio-economic uplift of urban poor women. The success of SHG depends on the selection of the marketing strategies for their economic activity. This will be possible only through capacity building and training programme on awareness generation, group activity and income generating activity.

Knowledge and information should be simultaneously adopted and should also be disseminated to other members. Training is the basic requirement; therefore every ULB should take necessary steps to impart the practical aspects of the training with technical skills to the SHG members. Sustainability of the groups and economic viability of the income generating activities are the hallmarks for the success of SHGs. If these were built in, our SHGs would bring our nation in the main stream of economic development and become a major instrument for Urban Poverty Reduction Measure (UPRM).

9. RECOMMENDATIONS

- The SHG members had limited marketing awareness. The government should organize market awareness training programmes to the members of the SHGs.
- COs may guide and take effort to market the SHGs product without middlemen for better profit. Every ULB has to set up business centers (BCs) to market the SHGs product within their market area of the local body.

REFERENCES

1. Easwaran and Sunanda. 1992. Development of Micro enterprises by Women. The British Council and Indian Institute of Management, Ahamadabad: 82.
2. Gadekar, H.H. 2005. Women empowerment through SHG. Industrial Society Ltd. The Co-operator, 43(3): 128-130.
3. Karunaiathal, A. 2009. Linkage between Self Help Groups and Banks in India-Banking, Micro Finance and SHGs in India. Edited by A. Vijayakumar, New Century Publication, New Delhi: 174-181.
4. Khan, S.S. 2000. Entrepreneurial Development. S.Chand and Sons, New Delhi: 98-99
5. Kotler et.al. 2007. Marketing Management – A South Asian Perspective. Dorling Kindersley (India) Pvt. Ltd., New Delhi, Licensees of Pearson Education in South Asia: 363-367.
6. Krishnaiah, P. 2003. Poverty Reduction: Self –Help Group Strategy. UBSPD, New Delhi:180.
7. Moli, P Koshy and Mary Joseph. 2011. Women Entrepreneurs and the pricing Dilemma. Indian Journal of Marketing, September: 16-22.
8. Pathak. 2006. Financial Management issues in Small Scale Enterprises. Management of new and small enterprises. IGNOU, New Delhi: 372-375.
9. Rekha, R. and Goankar. 2006. Role of Self Help Groups in Empowerment of Women. Kisan World, 31(12): 12- 35.
10. Singh and Kamala. 1992. Women entrepreneurs. Asia Publishing House, New Delhi: 4.
11. Subashini Muthukrishnan. 2005. “Effective marketing strategies for women self-help groups”. Paper Presented in the State Level Symposium on Socio-Economic Impact of SHG on Women, Organised by the Department of Economics, P.S.G.R. Krishnammal College for Women, Coimbatore, February.