



A STUDY ON MARKETING STRATEGIES AND PERFORMANCE OF THE SELF-HELP GROUPS IN TAMIL NADU

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Abstract

The present study aim at analyze the marketing strategies adopted by the SHG members for doing the business activities. For this purpose four districts of Tamil Nadu were selected randomly and selection of 1000 sample respondents. The study finds that majority of respondents were involved in small level of promoting business activities. The study suggests that a separate Retail Outlet Shops will be opened in urban and Semi-Urban areas which are easy accessible places by the peoples. The study concludes that the sale of SHGs is influenced by the price policy adopted by the SHGs whereas, in case of profits, only type of activity chosen and promotional techniques adopted by them influence the profitability of the firm.

Key words: *Marketing Strategies, Challenges, Self-Help Groups, Performance, Business Activities.*

Introduction

**“To awaken the people, it is the woman who should be awakened.
Once she is on the move, the family moves, the nation moves.”**

- Pandit Jawaharlal Nehru,

Nehru further added that building India as a nation will also be judged by the position of Indian women. The World Bank report and the World Conference on women declared that women are central to the poverty alleviation efforts. Hence women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of gender equality and development and peace in every nation. So it is clear the social, economic and political empowerment of women is the need of the hour, as it is the only sure way of making them equal partners in development. Empowerment literally means becoming powerful.

Review of Literature

Murugan K.R. and Dharmalingam. B, (2000) studied, "Self Help Groups, New Women's Movement in Tamil Nadu", have observed that Self Help Group is characterized by small size; identical interest, social heritage, common occupation, homogeneity, entity; intimate knowledge of members, intrinsic strength, needs and problems; flexible and responsive; democracy in operation; simple documentation; collective leadership and mutual discussion; group solidarity through self help awareness, social and economic empowerment.

Banerjee.G.D, (2002) observed that the participation of women in SHGs made a significant impact on their empowerment both social and economic aspects. Most of the women were able to increase their income level manifold and contributed to the development of their family. The group dynamism helped the women to pressurize the authorities inlaying of roads, getting electric connections and providing drainage, bore well and constructing community halls. Women are coming out in the open to discuss their common problems, which would not have been possible in the absence of such group activities. This type of social impact would definitely go a long way in improving the quality of life of the members.

Purusotham, P. (2004) studied "Marketing support to the SHGs", highlighted that most of the SHG members living in region of high poverty, scanty resources and underdeveloped infrastructure find it difficult to identify and promote viable micro-enterprise because of several constraints i.e. selection of key activities was not based on market appraisal. He concluded that policy makers should redesign their intervention of identifying markets, developing products, building up an appropriate market channel, equipping the SHG members with the skills of market appraisal and tow marketing strategy i.e. market penetration and market creation should be followed for identifying the self-employment potential.

Josily Samuel, (2006) studied, "Women Empowerment through microfinance in Dindigul District of Tamil Nadu-An Economic Analysis", has undertaken to assess the empowerment of women through micro finance. The study was conducted in Kodaikanal Taluk of Dindigul District for which is from the Taluk, Six villages were selected based on highest number of SHGs. From each of the selected villages, five groups were selected based on income generating activity. Thus a total of 90 members from 30 groups formed the sample size. Findings of the study revealed that majority of the members were middle aged, married, educated from nuclear family belonging to backward class. The major factor motivating the members to join



the SHG was NGOs intervention. About 93.34% of the groups belonged to model which was formed by NGOs and linked to banks. A number of income generating activities were undertaken by the SHGs.

Usha Nandhini and Padma Rani, (2006) clearly concludes the role of micro-finance on the rural women. Now-a-days women's participation in managing the family is more than that of their counterparts. This arrangement is presently trashed out the inferiority feelings of the women members. Moreover participation of rural women in SHG improves the decision-making empowerment of women, improved the standard of living of the rural poor, and as women became economically independent they will gain greater social standing in the household, and in the village. Their activities like offering help for inter caste marriages, raising voice against illegal drugs, solved many social problems. They were equally treated with men in all the activities. SHGs give a helping hand to the rural people in a positive way to lead their life besides providing some kind of relaxation and the importance of this study are discussed.

Ankitadeka, (2011) in her study titled, "Determinants of Women's Empowerment in India: Evidence from National Family Health Survey". Data have been collected from the National Family Health Survey (NFHS) which is a large scale, multi round survey conducted on a representative sample of households throughout India. This research is in specific ways which is able to quantify the nature and extent of gender discriminatory practices in India. The study demystifies popular projections in mass media of India's economy and how it has transformed the economic and social milieu. This study provides a framework for social workers in India about how gender discrimination operates and also illuminates the loopholes in policy practice. Social workers will be able to use this research to advocate for progressive policy legislation as well as to design interventions to bring about necessary change. From the above discussion it can be concluded that SHGs have played a pivotal role in reducing poverty levels, generating employment and empowering women.

Angel Anila.A, (2012) studied the role of SHG in developing socio-economic status of rural women and to identify the satisfaction level of self-help group members in SHG activities in Tirunelveli district. For this purpose 120 SHG members were selected and collected the information relating to socio economic variable and analyzed with the help of Chi-square and average method. The study finds that socio-economic status of SHG members was poor especially before joining the SHG. During the SHG activities, the income level of the members have been increased and highly satisfied with the activities among SHG members. The study concluded that the income generation activities mainly non-farm activities, during the period agriculture has affected severe drought situation, members were moved into non-form activities.

Mutumani .M and Gunasundari .K, (2012) his study an attempt has been made the explore socio economic determinants of women empowerment through micro finance and women empowering activities has encounters its problems of SHGs. The Study was based on 150 women respondents those who are the members from various self help groups in Coimbatore district. The samples were selected based on convenient sampling method and tools like simple percentage, chi square and correlation were used. The study finds that there is a positive relationship between productivity and the women empowerment variables such as to improve quality of life, enhancement of investment, work commitment and support from family members which are prove that statistically significant. The study concludes that strengthening women's financial base and economic contribution to their families and communities play a role in empowerment.

Manoharan and AlaguPandian, (2012) his study aims to assess the impact of micro credit on the economic conditions of SHG members. The study had been conducted in Bodinayakanur taluk and sample size 200, arrived at multistage random sampling method was adopted. The study reveals that saving pattern of SHG member through bank and post offices during post micro credit period significantly increased from the pre micro credit period. The impact of micro credit of the SHG members during post and pre micro credit period that the factors significantly affects such as average consumption of durable goods changes in annual house hold income and expenditure and mode of saving. The study suggests that there is a strong positive relationship between micro credit and the enhancement of the living standard of women.

Pavithra and Narayana (2013) pointed out that the self-help group is a small voluntary association of rural/urban people, preferably womenfolk from the same socio-economic background. The present study is to examine the socio-economic status of rural women has covering the entire Yalagiri (Vellore) District in Tamilnadu. Samples of 350 respondents were selected on the basis of Simple Random Method from the universe and Crombach's Alpha criterion was applied to test the reliability. Interview method was also followed on the self-help group. The research focused on three aspects of development of women through self-help group in Yalagiri (Vellore) District. The tools used were percentage analysis, compound analysis, and Bartlett's test. This study concluded that the economic relevance is significantly associated with the self-help group and rural development. From the study, it is understood that the activities of self-help group are important for the upliftment of the rural self-help group.



Prakash .M (2013) stated about the income, expenditure and savings of the members after joining self-help groups in Krishnagiri district .A simple percentage analysis was carried out to identify the distribution of respondents under different categories. The study further after joining the SHG activities reveals that economic empowerment of women, the income earning capacity have been increased further it is also strongly opinion of the respondents stated family members and commitment alone only to contribute factors to join the SHGs. It concluded that SHG motivate the people to attain social empowerment.

Reji.H (2013) pointed out that the Ministry of Rural Development has special components for women in its programmes and funds are based on “women component” to ensure the flow of adequate resources for the same. The aim of the present study is to assess the effectiveness of self-help groups in increasing the economic status of women. This study is analytical and descriptive in nature. Both primary and secondary data were used for the study 100 Self-help groups are randomly selected and from each SHG, 2 members are interviewed. Thus a total number of 200 SHG members are interviewed. The research data were analyzed and interpreted by using various statistical tools like percentage and Wilcoxon signed ranks test. This study was concluded that the Self-help groups are help in the economic conditions of its members. It can be concluded that the self-help groups are helpful for the improvement of socio-economic status of women.

Kasturi et.al, (2014) observed and conducted a study to analyze the growth of self-help groups and micro finance in the study area of Dharmapuri district. The study tried to analyze capacity building skill set its enhancement and improvement in their socio economic conditions of members. The study confined with the sample of 520 respondents. The study identified the significant growth in formation of SHGs in Dharmapuri district. The larger the family size more would be functioning of SHGs with respect to usage of micro finance, supporting agency and managerial capacity. They suggested that micro finance contributed towards increase in savings by women in their improvement of socio economic status of the groups. The study concluded that significant relationship exists between educational qualifications of SHGs members and the factors considered such as usage of micro financing, supporting agency, managerial capacity and leadership quality.

Sasikumar.P and Natarajan .G, (2014) studied the financial problems and constraints faced by women SHG member in Namakkal district. The study has used eight key variables that affect the performance of micro-finance and to identify the most dominant problems. For this purpose 50 respondents were selected from Namakkal district, Tamilnadu and Chi square and ANOVA tests were applied. The result shows that there exist significant variations in the financial problem among the SHG members. The study concluded that delay in getting loans, marketing of products and non-availability of raw materials are the major problems being faced by the respondents in the SHGs. They suggest that government should take necessary actions to solve the problems of self-help groups.

Pawan Kumar Dhiman and Amita Rani (2014), studied marketing strategies of Self-Help Groups in Punjab, with the purview of constraints and challenges of SHGs facing their marketing problems. This study has analyzed through four P’s of marketing areas and compare with strategies adopted by the SHGs. The data has collected from 91 sampled Self-Help groups respondents from 24 Villages of Sangur district through structured interview schedule. The study has been observed that these groups were not functioning well and unable to get profit of poor earning capacities due to lack of support from the government and knowledge of markets. The study suggest that need for sound and scientific method of marketing strategies framed and worked out by the SHG groups that results in builds their enterprises strongly and manage efficiently.

Ramanujam.V and Homiga.U, (2014), studied about the lending and recovery practices adopted by the members of SHG in Mysore district. For the study, 150 sample respondents from 30 SHGs were purposively selected and required data were collected through interview schedule. The study reveals that the majority of the SHGs were able to mobilize enough money for lending to their own members and through maintain financial relation with banks; they are able to borrow sufficient money whenever they need it for onward lending to their members. The SHG members preferred to establish hotel and petty shop business as they were living in villages in and around Mysore district. The sample respondents are benefited mainly with the financial assistance given by the SHGs for starting their own micro enterprises. The study concluded that the involvement of women in the SHG activities help them to get exposure in different trade activities and preferred non-farm sector business which help them in successful in earning sufficient income to overcome their poverty.

Statement of the Problem

SHG is a self-governed, peer controlled, small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit facilities. For empowering women in Tamil Nadu, SHGs were started first in the Dharmapuri district of Tamil Nadu with the assistance of International Fund for Agricultural Development (IFAD) in September 1989. The focus of this formation of SHGs is to improve the economic position of



women in rural areas. The success of the project led to the announcement of Mahalir Thittam in 1996 extending the coverage to the entire State in a phased manner. Tamil Nadu Corporation for Development of Women Limited was established in the year 1983 with the prime objective of socio economic development and empowerment of rural women. Tamil Nadu Corporation for Development of Women implements Mahalir Thittam in partnership with Non-Governmental Organizations (NGOs) who form, train and monitor the SHGs in the State.

The inability of formal credit institutions to cover rural poor is generally attributed to high cost of administering the large number of small loans. This has promoted large number of Non-Government Organizations (NGOs) to enter the rural credit scheme for organizing the poor into informal groups. For mutual help, these groups are instrumental in promoting informal structure of the poor to help them save and promote self-reliance in financing these needs through Self Help Groups. But still poor have financial crisis. Their poverty still persists. In this context study is proposed to carry out further stuffy in micro financing.

Self Help Groups have emerged as one of the major strategies for the convergence of services and activities different Self Help Groups in different states of the country have focused on: Skill development, Marketing activities, Awareness generation, Gaining access to credit from financial institutional for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived sections of women and so on.

Majority of the rural poor could not avail the benefits of this programme due to illiteracy, lack of awareness and inadequate managerial and marketing skills. Therefore SHGs, should understand the marketing strategies through proper marketing segmentation, channel choice and effective mix of the other marketing elements to get substantial invulnerable edge of differential advantage over the rivals. For their survival, these groups should adopt the techniques of marketing mix of 4P's such as product, price, place and promotion along with customer oriented. Hence, it is of considerable interest to study the development of marketing strategies of Self-Help Groups utmost importance in the need of hour with the sustainable growth of the women empowerment.

Objectives of the Study

1. To study about the women empowerment through Self- Help groups in India.
2. To analyze the marketing activities of the SHGs in selected districts in Tamil Nadu.
3. To examine the association between type of business activity and performance of the SHG groups.
4. To suggest measures for the better management of improving their decision making in the aspects of Self Help Groups.

Methodology

This study has descriptive in nature and compiled with the help of both primary and secondary data. The primary data was collected with the help of structured interview schedule. The data was collected from the sample SHG members of selected districts in Tamil Nadu.

Sample Design

In order to identify the sample respondents, the following procedure was adopted. Simple stratified random sampling technique was adopted to identify the respondents.

1. Selection of districts: Four districts (Erode, Salem, Namakkal and Dharmapuri districts of Tamil Nadu) were selected on the basis of purposive sampling technique.
2. Selection of Taluks: Five Taluks from each district were selected as stratum which resulted in a total of 20 Taluks.
3. Selection of SHGs: Fifty SHG members in each Taluks were identified and included as sample which resulted in 1000 sample respondents.

Interview schedules were used as a major tool to collect first-hand information from the sample respondents. Field survey technique was adopted to collect information from the SHG members. A pilot study was conducted with a few sample respondents and necessary modification was also carried out after the pilot survey was completed.

Tools for Analysis

The collected information has been classified into various tables according to the need and requirement. Statistical tools have been applied like Simple Percentage Analysis and Chi-Square Analysis.

Period of the study

The period of the study confined into two years from 1st April 2013 to 31st March 2015.



Data Analysis and Interpretation

When micro- finance is extended to people, especially women, along with supporting activities like training, raw materials supply and marketing arrangements of products, it makes women as micro- entrepreneurs in rural areas. In addition to empowerment, it results in economic development of the family. The SHG becomes matured and sustainable when the members, as a team achieve the goals and aspirations and members are able to face conflicts, challenges and constraints with their courage, confidence and empowerment. For any strategic approach to be sustainable, it is important to track the deficiencies and constraints for making necessary corrections and adjustments at the policy level and also implementation levels. The SHG and micro-finance approach is no exception.

Table 1, Business Activities and Type of Product Manufacturing Performed by women members of SHGs

Sl.No	Type of Business	SHG Members	Percent
1	Small scale manufacturing like Home Made Cooking Items, Agarbathi and Candle Making etc.	148	14.8
2	Agriculture and Allied Activities	31	3.1
3	Bakery Business	107	10.7
4	Bricks Making and Construction Works	9	0.9
5	Cosmetic and Beautician	26	2.6
6	Dhal and Flour Mills	47	4.7
7	Food and Beverage Works	93	9.3
8	Grocery Shops and Small Product Selling	55	5.5
9	Jewelry Making	98	9.8
10	Nursery, Flower and Interior Arrangements	126	12.6
11	Paper Cup, Bag & Toy Making	92	9.2
12	Rope, Yarn Making and Weaving	35	3.5
13	Tailoring and Fashion Designing	78	7.8
14	Washing Powder, Soap, Liquid Making	55	5.5
	Total	1000	100.0

From Table 1, it is seen that majority of respondents were involved in promoting business activities has the majority of 14.8 per cent of the members were small scale manufacturing like Homemade cooking items, Agarbathi and Candle Making etc. This was followed by 12.6 per cent of them had performed the activities such as Nursery, Flower and interior arrangements and 10.7 per cent of the SHG members together group member with involvement in production process of bakery business. Around 9 per cent of the SHG members were involved in Food and Beverage (9.3%), Jewelry Making (9.8%), Paper Cup, Bag and Toy Making (9.2%) and Tailoring and Fashion Designing (7.8%). From table clearly depicts that rest of the members were involved in Washing Powder, Soap, Liquid Making (5.5%), Grocery shops, Fancy and small products selling (5.5%), established and running of Dhal and Flour Mills (4.7%), Rope and Yarn Making and Weaving (3.5%), Agriculture and allied activities (3.1%), trained and working of cosmetic and beautician (2.6%) and Bricks making and construction works (0.9%).

Product Strategy

SHG activities undertaken in the selected districts of Tamil Nadu have been categorized into three basic activities such as manufacturing, trade/ sales based and services to run their business effectively and their association to annual average sales and profits of SHG is given below:



Table 2 ,Type of Business Activity with Sales and Profits

Sl. No	Type of Business Activity	Sales			Total	Profit			Total
		Low	Medium	High		Low	Medium	High	
1	Manufacturing	146	124	1	271	222	49	0	271
		53.9%	45.8%	.4%	100.0%	81.9%	18.1%	.0%	100.0%
2	Trade/Sales based	149	206	3	358	234	123	1	358
		41.6%	57.5%	.8%	100.0%	65.4%	34.4%	.3%	100.0%
3	Service Oriented	191	178	2	371	284	85	2	371
		51.5%	48.0%	.5%	100.0%	76.5%	22.9%	.5%	100.0%
Total		486	508	6	1000	740	257	3	1000
		48.6%	50.8%	.6%	100.0%	74.0%	25.7%	.3%	100.0%

Source: Computed.

Table 2 reveals that among surveyed SHG members, 146 respondents (53.9%) were engaged in manufacturing activities which is attained low level of sales. 206 respondents (57.5%) were involved in the trade or sales based business which belongs to medium level of sales. Of these, 191 respondents (51.5%) were engaged in service based business which is attained at low level of sales. Similarly, 222 respondents (81.9%) were engaged in manufacturing activities which is earned at low level of profit. 234 respondents (65.4%) were involved in the trade or sales based business which belongs to earn low level of profit. Finally, 284 respondents (76.5%) were engaged in service based business which is attained at low level of profit.

Table 3 ,Association between Type of Activity with Sales and Profit (Chi-Square Analysis)

Factor		Calculated Value	Degree of Freedom	Table Value @ 5% Level	Remarks
Type of Business Activity	Sales	11.518	4	9.488	Ho: Rejected
	Profit	25.441	4	9.488	Ho: Rejected

Source: Computed

In order to test the associations between type of business activity with profit and sales, chi-square test were applied and shown in Table 3. The test results reveal that both the case of sales and profit, the calculated chi-square values is greater than the table values. Hence, the hypothesis, "There is no significant association between type of business activity with sales and profit" is rejected. Thus, it was found that there is significant association between type of business activities with sales and profit.

Decision for Pricing Policy

The price policy of the SHGs is to be decided for profitability and sustainability of SHGs. Majority of the SHGs do not adopt any particular pricing strategies but in haphazard manner to clear the stocks fix the prices of their products. It had been found out the decision for pricing policy has categorized into cost plus margin, SHG members mutually decided, depended on the market price and according to the demand of the products.

Table 4 ,Decision of Pricing Policy with Sales and Profits

Sl. No	Decision Pricing Policy	Sales			Total	Profit			Total
		Low	Medium	High		Low	Medium	High	
1	Cost Plus Margin	112	87	0	199	171	28	0	199
		56.3%	43.7%	.0%	100.0%	85.9%	14.1%	.0%	100.0%
2	SHG members decided	208	176	5	389	300	86	3	389
		53.5%	45.2%	1.3%	100.0%	77.1%	22.1%	.8%	100.0%
3	Depends of Marketing Situation	157	234	1	392	255	137	0	392
		40.1%	59.7%	.3%	100.0%	65.1%	34.9%	.0%	100.0%
4	According to the demand of product	9	11	0	20	14	6	0	20
		45.0%	55.0%	.0%	100.0%	70.0%	30.0%	.0%	100.0%
Total		486	508	6	1000	740	257	3	1000
		48.6%	50.8%	.6%	100.0%	74.0%	25.7%	.3%	100.0%

Source: Computed



Table 4 reveals that among surveyed SHG members, 112 respondents (56.3%) were using their pricing strategy under cost plus margin which is attained low level of sales. 208 respondents (53.5%) were opinioned that using SHG members decision to fix the price of the product which belongs to low level of sales. Of these, 234 respondents (59.7%) were using pricing policy according to the market situation and 11 respondents (55.0%) were fixing the price according to the demand of the product which was also attained at medium level of sales. Similarly, 171 respondents (85.9%) were using their pricing strategy under cost plus margin which is attained at low level of profit. 300 respondents (77.1%) were opinioned that using SHG members decision to fix the price of the product which belongs to attain the low level of profit. Of these, 255 respondents (65.1%) were using pricing policy according to the market situation and 14 respondents (70.0%) were fixing the price according to the demand of the product which was also attained at low level of profit.

Table 5, Association between Decision of Pricing Policy with Profit and Sales (Chi-Square Analysis)

Factor		Calculated Value	Degree of Freedom	Table Value @ 5% Level	Remarks
Decision for Pricing Policy	Sales	25.901	6	12.592	Ho: Rejected
	Profit	38.854	6	12.592	Ho: Rejected

Source: Computed

Further, in order to test the associations between decision of pricing policy with profit and sales, chi-square test were applied and shown in Table 5. The test results reveal that both the case of sales and profit, the calculated chi-square values is greater than the table values. Hence, the hypothesis, "There is no significant association between decision of pricing policy with sales and profit" is rejected. Thus, it was found that there is significant association between decision of pricing policy with sales and profit.

Place Strategy

In this study, the location of SHGs has been classified into three categories such as rural area and within the locality, weekly markets of urban and semi-urban areas and exhibition and trade fairs.

Table 6 : Location of Sale of Products with Sales and Profits

Sl. No	Location	Sales			Total	Profit			Total
		Low	Medium	High		Low	Medium	High	
1	Rural area and within the locality	257 51.3%	243 48.5%	1 .2%	501 100.0%	383 76.4%	118 23.6%	0 .0%	501 100.0%
2	Weekly markets of Urban and semi-urban	75 49.7%	76 50.3%	0 .0%	151 100.0%	116 76.8%	35 23.2%	0 .0%	151 100.0%
3	Exhibitions and Fair Trades	154 44.3%	189 54.3%	5 1.4%	348 100.0%	241 69.3%	104 29.9%	3 .9%	348 100.0%
Total		486 48.6%	508 50.8%	6 .6%	1000 100.0%	740 74.0%	257 25.7%	3 .3%	1000 100.0%

Source: Computed

Table 6 reveals that among surveyed SHG members, 257 respondents (51.3%) were choose at location to sell their product at rural area and within the locality for the purpose of women in their home towns and near to it was their social obligations and to avail the other location related advantages which is also belongs to the low level sales. 76 respondents (50.3%) were opinioned that choose weekly markets of urban and semi-urban region which is also reached at medium level of sales. Of these, 189 respondents (54.3%) were choose the location of market for exhibition and trade fairs which are attained the medium level of sales. Similarly, 383 respondents (76.4%) were choose at market at rural area and within the locality which is also attained low level of profit. 116 respondents (76.8%) were opinioned that choose weekly markets of urban and semi-urban region which is attained the low level of profit. Of these, 214 respondents (69.3%) were choosing the location of market for exhibition and trade fairs which are attained at the low level of profit.

Table 7, Association between Location of Sale with Profit and Sales (Chi-Square Analysis)

Factor		Calculated Value	Degree of Freedom	Table Value @ 5% Level	Remarks
Location	Sales	9.816	6	9.488	Ho: Rejected
	Profit	10.892	6	9.488	Ho: Rejected

Source: Computed



Further the investigation, an attempt has been made to find out association between location of sale with profit and sales, chi-square test were applied and shown in Table 7. The test results reveal that both the case of sales and profit, the calculated chi-square values is greater than the table values. Hence, the hypothesis, “There is no significant association between location of sale with sales and profit” is rejected. Thus, it was found that there is significant association between location of sale with sales and profit.

Promotion Strategy

Moreover to promote the sales and profits of these business enterprises, promotional strategies through effective advertising and publicity is also very important weapon in the armory of marketing. The SHGs were adopted different types of promotional strategies to improve the ultimate objectives of their enterprises. Table 8 ,Promotion Strategy of Marketing with Sales and Profits.

Sl.No	Promotion Strategies	Sales			Total	Profit			Total
		Low	Medium	High		Low	Medium	High	
1	Advertisement	32	38	0	70	59	11	0	70
		45.7%	54.3%	.0%	100.0%	84.3%	15.7%	.0%	100.0%
2	Pamphlet	156	127	2	285	219	64	2	285
		54.7%	44.6%	.7%	100.0%	76.8%	22.5%	.7%	100.0%
3	Exhibition	85	58	0	143	108	35	0	143
		59.4%	40.6%	.0%	100.0%	75.5%	24.5%	.0%	100.0%
4	Other type of Promotional Activity	45	113	2	160	100	59	1	160
		28.1%	70.6%	1.3%	100.0%	62.5%	36.9%	.6%	100.0%
5	No Channel Used	168	172	2	342	254	88	0	342
		49.1%	50.3%	.6%	100.0%	74.3%	25.7%	.0%	100.0%
Total		486	508	6	1000	740	257	3	1000
		48.6%	50.8%	.6%	100.0%	74.0%	25.7%	.3%	100.0%

Source: Computed

Table 8 reveals that among surveyed SHG members, 38 respondents (54.3%) were using their promotional strategy for advertisement which is attained medium level of sales. 156 respondents (53.5%) were opinioned that using pamphlets issues which belongs to low level of sales. Of these, 85 respondents (59.4%) were using exhibition which belongs to low level of sales. 113 respondents (70.6%) were choose other type of promotional activity and 172 respondents (50.3%) were choose their no channels which was also attained at medium level of sales. Similarly, 59 respondents (84.3%) were using their promotional strategy for advertisement which is attained at low level of profit. 219 respondents (76.8%) were opinioned that using pamphlets issues which belongs to low level of profits. Of these, 108 respondents (75.5%) were using exhibition which belongs to low level of profit. 100 respondents (62.5%) were choose other type of promotional activity and 254 respondents (74.3%) were choose their no channels which was also attained at low level of profit. Table 9 ,Association between Promotion Strategy of Marketing with Profit and Sales (Chi-Square Analysis)

Factor	Calculated Value	Degree of Freedom	Table Value@ 5% Level	Remarks
Promotion Sales	39.762	8	15.507	Ho: Rejected
Strategies Profit	19.722	6	15.507	Ho: Rejected

Source: Computed

Further the investigation, an attempt has been made to find out association between promotional strategy with profit and sales, chi-square test were applied and shown in Table 9. The test results reveal that both the case of sales and profit, the calculated chi-square values is greater than the table values. Hence, the hypothesis, “There is no significant association between promotional strategy of marketing with sales and profit” is rejected. Thus, it was found that there is significant association between promotional strategy of marketing with sales and profit.

Suggestions

1. Most of the SHGs business activity engaged in petty businesses, so that member were doing their choice of business small activities because unable to manage the work and life balance. The government have made an effort to setup the



new SHGs with involvement of technically knowledge professionals and they were aimed at high as well as scientific method of handling the business activities.

2. This study suggested that Government should frequently organize and explore the fairs and exhibition for them and should sell their products through KVIB outlets and through State Handicraft Corporations.
3. This study has identified the marketing challenges faced by the SHG members, even to stop their business activities. A due care is need for the marketing of SHG products is essential. A separate Retail Outlet Shops will be opened in Urban and Semi-Urban areas which is easy accessible places by the peoples. This will be increasing the sales as well as other supply chain based marketing opportunities established among the SHG Groups.
4. The government should give preference to buy the products being manufactured by the SHGs and should also diversify their products to earn more profits for their enterprises.

Conclusion

During the modern marketing management describes that micro, small and medium enterprises might structure the marketing strategies according to the beneficial advantages of the Product, Price, Place and Promotional strategies those are called lion-share in the market. It is seen that majority of respondents were involved in promoting business activities were small scale manufacturing like Homemade cooking items, Agarbathi and Candle Making etc. The study concludes that the sale of SHGs is influenced by the price policy adopted by the SHGs whereas, in case of profits, only type of activity chosen and promotional techniques adopted by them influence the profitability of the firm. Hence, the study has found that significant association between Product, Price, Place and Promotional strategies with performance of sales and profit.

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