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Marketing Mix Strategies of Women Self Help Groups Products in Warangal District

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Abstract: - The empowerment of women through self-help groups has gained significant attention worldwide as a means to foster economic independence and social upliftment. In recent years, women self-help groups (WSHGs) in India have emerged as powerful agents of change, enabling women to engage in various entrepreneurial activities and generate income. This article aims to explore the marketing mix strategies employed by WSHGs in Warangal, a city in the state of Telangana, India. Through an in-depth study, this article highlights the marketing tactics adopted by WSHGs, including product development, pricing, promotion, and distribution. The study identifies the marketing mix determinants which influence the purchase of women self help group's products. The influence of purchase decision on customer satisfaction in terms of SHG products was examined. The main aim of the study is to analyze the SHG products marketing mix determinants which have maximum impact on customer satisfaction. The study identifies the problems and suggests measures to improve the effectiveness of marketing of women self help group's products. The findings of this study can offer valuable insights into the successful marketing practices employed by WSHGs, thereby enabling them to enhance their market competitiveness and achieve sustainable growth.

Keywords: Women self- help groups, marketing mix strategies, product development, pricing, promotion, distribution.

Introduction

Women self-help groups (WSHGs) have emerged as a powerful force for women's empowerment and entrepreneurship in India. These groups provide a platform for women to come together, pool their resources, and engage in various economic activities, such as producing and selling products. By participating in these self-help groups, women gain financial independence, build skills, and contribute to their families and communities. Effective marketing plays a crucial role in the success and sustainability of WSHG products. Women self-help groups have gained significant momentum in recent years as a means to empower women, particularly in rural and economically disadvantaged areas. These groups typically comprise women from similar socioeconomic backgrounds who come together to address common issues, support each other, and engage in income-generating activities. WSHGs offer a platform for women to access financial resources, build skills, and create sustainable livelihoods. The research looks at the marketing strategies used by women's self-help groups (SHGs) in the Warangal District. These strategies are critical for promoting and selling these groups' products. Given the context of self-help groups in India, which frequently consist of women engaged in various livelihood activities, the article may investigate how these groups position and market their products. A central theme in this discussion would be marketing mix strategies, which include elements such as product, price, place, and promotion. Through the promotion of SHG-created products, this article shed light on the economic empowerment of women and the development of the Indian economy.

Review of literature

Puhazhendhi, V (1999) "Evaluation Study of SHG's: important findings of evaluation study in Tamil Nadu." In his paper presentation, he analyzes the functioning of SHGs, in performance, sustainability, empowerment of women, economic impact on the members, future potentials etc. He observes that SHGs in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro-finance. **Shylendra (2019)** has examined the performance of the Self-Help Groups promoted by two leading non-governmental organizations in Gujarat. He states that the non-governmental organizations have successfully promoted the Self-Help Groups. He concludes that the non- government organizations play significant role in the promotion of Self- Help Groups for the empowerment of women in Gujarat State. **Datta, S.K and Raman, A (2000)** "Can heterogeneity and social cohesion coexist in self-help groups, evidence from group lending in AP in India." highlights that SHGs are

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characterized by heterogeneity in terms of social and economic indicators. The success of SHGs in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members. Social cohesiveness among members springs not only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. **Laxmi. R. K and Archana. G (2001)** the present study discusses that the SHG aims at providing awareness among the poor about the on-going development programmes. The poor should know how best to use existing government programmes, and also the legal provisions meant for the disadvantaged sections of the rural communities. It is an established fact today that national economic growth alone cannot prevent the growth of mass poverty over the years, one-sided emphasis on economic achievements by national policymakers has set in motion a process of alarming socio- economic polarization and the deepening of social–economic polarization and the deepening of social cleavages in both rural and urban areas. Past technocratic approaches to poverty eradication have failed to produce desired results. Since the poor have become too many in numbers to be helped from outside, self-help promotion has emerged as a new paradigm for combating poverty. **Gurumoorthy T.R.(2000)** in his study on: "Self Help Group Empowerment of Rural Women" observed that the self-help group disburses micro credit to the rural women for the purpose of making them enterprising women and for encouraging them to enter into entrepreneurial activities, self-help groups enhance the equality; status of women as participants as decision makers and as beneficiaries in the economic social and cultural spheres of life Self Help Groups encourage women to take an active part in the socioeconomic progress of the nation. **Satyveersingh Meena & Hanuman Prasad (2021)** examined the performance of Self Help Groups (SHGs) in Tribal Sub Plan Region of Rajasthan state of India. The study also analyzed association between performance and family type, age, income level & education categories. In total 300 SHG members were selected for this study. One sample „t‟ test and Pearson's chi-square test of association, is use to find out that there is a association among two categorical variables. Opinion of respondent towards duration of assistance was examined through frequency distribution. From the mean value study it reveals that members are seems to be pleased with SHG functioning, no statistically significant association between family type, age, income groups and opinion across different education groups with SHG performance. Despite the numerous studies on SHGs but researcher could not find the word "Evaluative, Tribal Sub Plan Region as there was not a single article which was focused on these areas. **Gandhi, K. and Udayakumari, N. (2013)** highlighted "Marketing Strategies of Women Self Help Groups". Self-help groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. The NGOs who have formed the SHGs, The banks who financed the groups and the Government agencies nurturing them must join hands in train the SHG members in business and marketing activities and make them play globally. **Krishnaveni V and Haridas, R. (2013),** this paper is focused on the "SHGs and its Marketing Problems". Women constitute nearly half of the rural population in India and play a vital role in Rural Economy. It is necessary for programmes specially targeted for a woman has been emphasized. As a result of the poverty alleviation scheme, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA) has been initiated. Self Help Groups are voluntary associations for the poor who come together to improve their socio-economic conditions. For that they start the various business transactions. While doing their business Self Help Groups are facing many problems like, to find the marketing potential, poor product packaging, Lack of materials, machines and equipments, getting the loan from bank, repayment of the loan, continuity, lack of awareness and Marketing their products and so on.

Marketing Mix Strategies
Marketing mix strategies encompass the various elements that organizations use to promote and sell their products or services effectively. These elements include product development, pricing, promotion, and distribution. For WSHGs, employing effective marketing mix strategies is crucial to gain visibility, attract customers, and generate sales. By understanding and implementing appropriate marketing tactics, WSHGs can increase their market reach, create a distinct brand identity, and ultimately achieve financial sustainability.

Influence of purchase decision on customer satisfaction
When customers make purchase decisions regarding products from women self-help groups (SHGs) in Warangal District, several factors play a role in determining their satisfaction like **Product Quality:** The quality of SHG products is a crucial factor in influencing purchase decisions and, consequently, customer satisfaction. Customers expect reliable and well-crafted items. **Price:** The pricing strategy employed by SHGs can influence both the purchase decision and customer satisfaction. Fair and competitive pricing is likely to satisfy customers.

Promotion and Awareness: Effective promotion and marketing efforts can attract customers and create awareness about SHG products. Customers who are well-informed are more likely to make satisfying purchase

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decisions. **Accessibility:** The ease of access to SHG products, whether through physical stores or online platforms, can impact purchase decisions and customer satisfaction. Convenient access is a key factor. **Supporting a Cause:** Many customers may choose to buy SHG products to support the empowerment and economic development of women. This factor positively influences satisfaction. **Customer Service:** The level of customer service provided during and after the purchase can greatly impact customer satisfaction. Prompt and helpful support enhances the overall experience.

The success of the marketing mix strategies of women self-help groups in Warangal District is closely tied to their ability to address these factors. When customers find a balance between quality, price, promotion, accessibility, and support for a noble cause, their purchase decisions are more likely to result in high levels of satisfaction.

Objectives of the study

The aim of the study is to investigate the effectiveness of marketing strategies of the Women self help groups products and suggest measures for improvement. More specifically the objectives are:

1) To identify the marketing mix determinants which influence the purchase of women self help group's products.
2) To analyze the Influence of purchase decision on customer satisfaction in terms of SHG products.
3) To find out the SHG products marketing mix determinants which has maximum impact on customer satisfaction?
4) To find out the marketing mix determinants which influence purchase of women self help group's products from SHG member's perspective.
5) To find the problems and suggest measures to improve the effectiveness of marketing the women self help groups products.

Research Methodology

The research methodology employed in this study aims to provide a comprehensive understanding of the marketing mix strategies used by women self-help groups (WSHGs) in Warangal. It involves a systematic approach to data collection, analysis, and interpretation, ensuring the reliability and validity of the findings. The following sections outline the research design, data collection methods, sample selection, and data analysis techniques used in this study. Research Design The research design employed in this study is descriptive in nature. It aims to describe and analyze the marketing mix strategies employed by WSHGs in Warangal. Descriptive research allows for a detailed examination of the marketing practices and their impact on the performance and sustainability of WSHGs. Through this research design, the study seeks to provide insights into the specific marketing tactics utilized by WSHGs, rather than establishing cause-effect relationships.

Data Collection Methods

Primary Data: Primary data is collected directly from the field through surveys, interviews, and observations. In this study, primary data will be collected through structured questionnaires administered to the members of WSHGs in Warangal. These questionnaires will be designed to gather information regarding the product development, pricing, promotion, and distribution strategies employed by the WSHGs. Interviews with key stakeholders, such as WSHG leaders and marketing experts, will also be conducted to gain a deeper understanding of the marketing practices and challenges faced by WSHGs.

Secondary Data: Secondary data refers to information that has already been collected by other researchers or organizations. In this study, secondary data will be gathered from academic journals, books, reports, and online sources. It will provide a theoretical foundation for understanding the concepts and theories related to women entrepreneurship, self-help groups, and marketing strategies. Secondary data will also be used to contextualize the findings and compare them with existing literature.
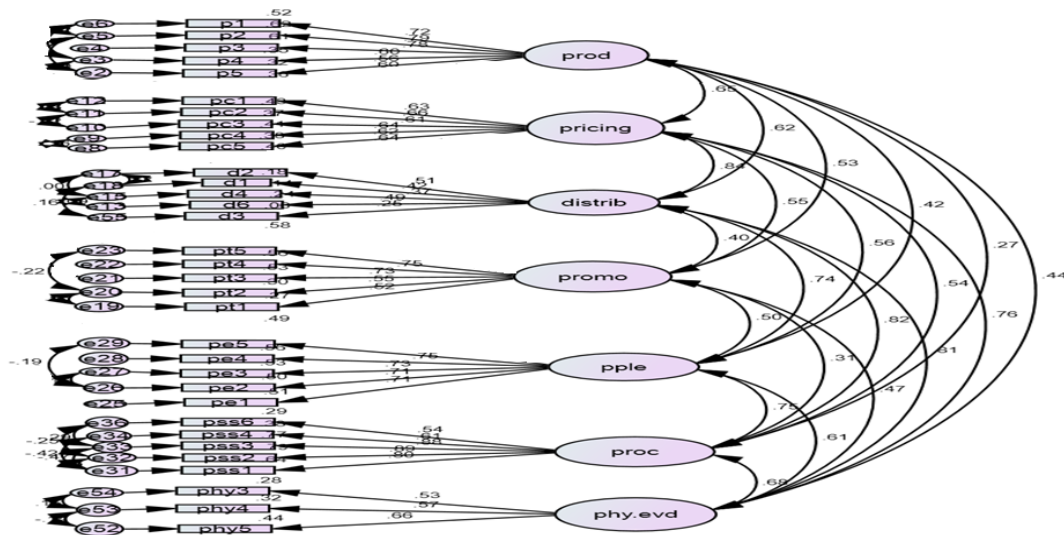
Measurement
Confirmatory Factor Analysis (CFA):

Confirmatory Factor Analysis (CFA) is a multivariate statistical technique, it is a theory focussed approach, used to test the measurement theory to make it rigor or provide evidence for paradigm shift. In CFA researcher hypothesises a model based on the theory and assesses the model with the collected data. How well the measured items represent the unobserved constructs in the data regards.

Confirmatory factor analysis was conducted to validate the measurement model. Measurement model usually depicts the postulated relationship between manifest variables and latent construct. The variable adequacy was confirmed by reliability and factor loading value, construct adequacy was assessed by validity. Overall model fit has to be assessed to check how well our data fit into the specified model.

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H01: There is no significant impact of marketing mix determinants on purchase of women self help group products purchasing decision on customer satisfaction Confirmatory factor Analysis (CFA) diagram for customers:

Source: Primary data/Amos output

Shows the Discriminate validity of measurement model:

|	Process	Product	Price	Place	Promotion	People	Physical Evidence
Process	0.783						
Product	0.499	0.694					
Price	0.635	0.463	0.687				
Place	-0.042	0.378	-0.053	0.710			
Promotion	0.204	0.299	-0.046	0.297	0.744		
People	0.352	0.278	0.364	0.116	-0.003	0.812	
Phy. Evidence	0.138	0.343	0.308	0.308	0.248	0.259	0.805

Source: Primary data/ Amos output

Chi square statistics and corresponding P-value are used to assess the overall model fitness. But literature recommended that other fit indices also have to be reported along with Chi square statistic because Chi square is sensitive to sample size and model complexity. Reported values satisfied the cut off criteria and suggested that

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the model is considered to be good fit model as CMIN/DF is less than 2.970 and RMSEA is 0.07. Having adequate convergent validity and discriminant validity with recommended and acceptable fit indices, it confirms the evidence of the measurement model assessment and suggests proceeding for further structural model.

Structural theory:

Structural theory for customers:

Source: Developed by researcher for the study
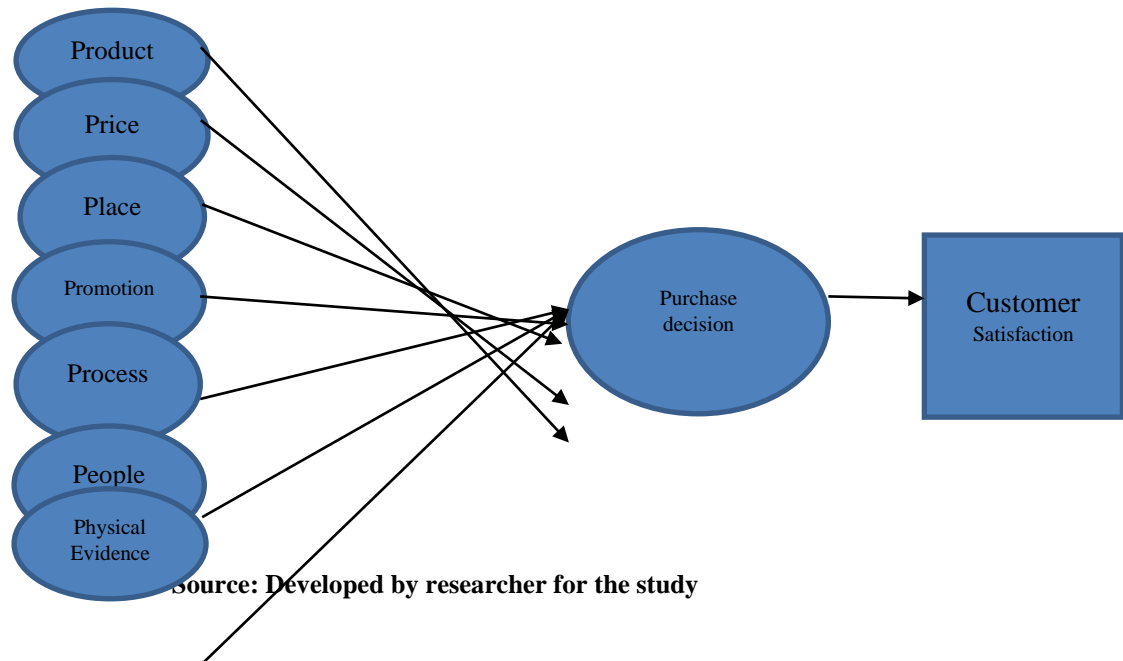
Structural Equation Modelling (SEM):

Structural model was tested after the measurement model was confirmed to proceed for further analysis. Reflective structural equation modelling was performed to test the postulated relationship established from the theoretical background. Generally structural model verify the specified relationships among exogenous and endogenous constructs. Seven services marketing mix variables have been fixed as exogenous constructs; purchase decision and customer satisfaction have been designated as endogenous constructs. Below figure depicts the structural model.
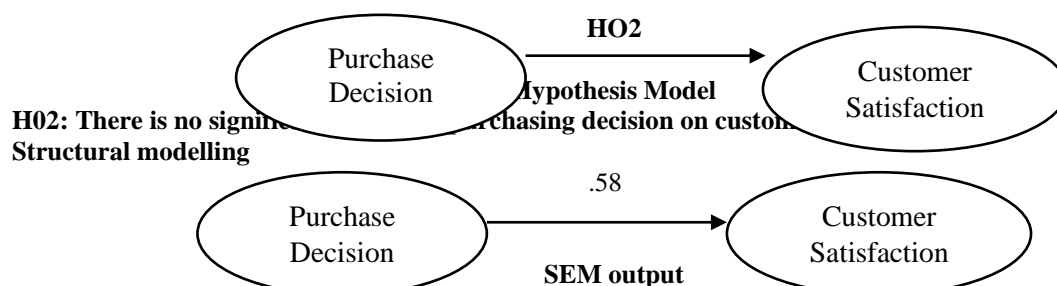
Structural Equation Modelling for customers:

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Source: Primary data/Amos output

The study discusses the standardised estimates and significant value between the exogenous constructs and endogenous constructs. The model specified to test the seven postulated relationship, marketing mix constructs impact on purchase decision. Product, price, process, people, and physical evidence are the constructs found to have a significant positive impact on purchase decision of the SHG groups' products customers. Place and promotion impact on purchase decision were not significant.

Showing the estimates and significance values in customer perspective:

Hypothesis	Estimates	P Value	Inference
Product to Purchase decision (H01a)	.52	.000	Rejected
Price to Purchase decision (H01b)	.29	.000	Rejected
Place to Purchase decision (H01c)	.03	.611	Accepted
Promotion to Purchase decision (H01d)	.10	.126	Accepted
Process to Purchase decision (H01e)	.31	.000	Rejected
People to Purchase decision (H01f)	.49	.000	Rejected
Physical Evidence to Purchase decision (H01g)	.33	.000	Rejected

Source: Primary data

Showing the Fit Indices:

Fit Indices	CFA Actual value	Recommended Value
Chi. Square	2117.359	
Degrees of Freedom	842	

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Probability	2.515	
CMIN/DF	0.000	Less than 3
GFI	.852	Greater than 0.90
RMSEA	.726	Less than .09
CFI	0.878	Greater than 0.90

Source: Primary data

Fit indices of the structural model are reported in structural model chi square value is 2117.359 with 842 degrees of freedom; CMIN/DF is 2.515, less than the cut off criteria 3. Other recommended fit measures examined in this model showed that the specified model is acceptable as GFI=0.852, CFI=0.878, and RMSEA=0.0726. From the literature, if the RMSEA is less than 0.08 and GFI, NFI, and CFI are above 0.8 the model is deemed to be acceptable model with good fit indices.

Hypothesised model:

HO2

Purchase Decision → Customer Satisfaction

Hypothesis Model

H02: There is no signifi... ...rchasing decision on custo...

Structural modelling

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Purchase Decision → Customer Satisfaction

SEM output

Purchase decision influence on customer satisfaction was measured by structural equation modeling. Purchase decision was fixed as an exogenous variable and customer satisfaction was designated as an endogenous construct with four measured items. Test of the hypothesised relationship ascertained the significant positive influence on customer satisfaction by purchase decision as standardised path estimate reported 0.58; depicts the path estimate and statistical significance details.

Showing the estimates and significance values:

Hypothesis	Estimates	P Value	Inference
Purchase decision to Customer Satisfaction (H02)	.58	.000	Rejected

Source: Primary data

In accordance with prior studies, if the model attains the following criteria, viz. CMIN/DF < 0.5; RMSEA < 0.08; GFI > 0.9 and CFI > 0.9, it is said to be a good fit model (Bagozzi and Yi, 1988). The fitness above mention structural model, fit indices confirmed these standards (CMIN/DF=2.515; GFI=0.852; CFI=0.878 and RMSEA=0.0726). Thus this model is considered to be a good fit model.

Multiple regressions:

To find out the marketing mix determinants which has maximum impact on customer satisfaction, Multiple regressions was performed to do the aforesaid test, as literature suggest that, to investigate the relationship between the predictor and outcome variable regression is an appropriate method of analysis (Neter et al., 1996). Seven marketing mix variables were considered as predictors and customer satisfaction was fixed as an outcome variable. The model to test the hypothesis was

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \beta_6 X_{6i} + \beta_7 X_{7i} + e$$

Y_i – Customer satisfaction

β_0 – intercept

$\beta_1 X_{1i}$ – impact of product

$\beta_2 X_{2i}$ – impact of price

$\beta_3 X_{3i}$ – impact of place

$\beta_4 X_{4i}$ – impact of promotion

$\beta_5 X_{5i}$ – impact of people

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$\beta_6 X_{6i}$ – impact of process

$\beta_7 X_{7i}$ – impact of physical evidence

e – Random error term

The seven marketing mix predictors were regressed on customer satisfaction. Significance of F statistics (significant at p < .01) indicating that the marketing mix are impacting customer satisfaction significantly. Multiple adjusted co-efficient of determination value (adjusted R^2=0.447) indicating 44 percent of the variability in customer satisfaction has been explained by the marketing mix variables.

Depicts multiple regression output on SEM elements towards customer satisfaction:

Model		Standardized coefficient	R Square	Adjusted R Square	Sig.	Collinearity statistics	
		Beta				Tolerance	VIF
1	(Constant)		.457	.447	.000		
	Product	.049			.331	.539	1.857
	Price	.195			.000	.476	2.102
	Place	.061			.247	.449	2.226
	Promotion	.138			.003	.659	1.518
	People	.434			.000	.386	2.589
	Process	.208			.009	.370	2.706
	Physical evidence	.182			.000	.597	1.675

Source: Primary data/ SPSS output

The study depicts the properties of multiple regressions. The β co efficient reveals the marketing mix impact on customer satisfaction. Predictors' significant contribution on outcome variable is identified from the t-statistics value. Among the seven predictors, price, promotion, people, process, and physical evidence were found to have an impact on customer satisfaction as t-statistics found to be significant for aforementioned variables. Product and place were found not to have predicting power on customer satisfaction as t-statistics were insignificant for both the variables.

Collinearity among the predictors has to be within the acceptable level as multiple predictors were used in this model. Multicollinearity was verified based on the tolerance and variance inflation factor (VIF), both the values are reported in the above table. Reported VIF and tolerance value provided the strong evidence of low multicollinearity among the predictors. Collinearity exited among the variables is unlikely to be an issue in this model as tolerance value for all the variables are found to be greater than 0.30 and VIF reported as less than 3 (Hair et al. 2006).

Indicates the significance and Beta value of the multiple regressions:

Hypothesis	P value	Beta value	Ranking	Inference
Product – Customer satisfaction (H03a)	.331	-	-	Accepted
Price – Customer satisfaction (H03b)	.000	.195	3	Rejected

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Place – Customer satisfaction (H03c)	.247	-	-	Accepted
Promotion – Customer satisfaction (H03d)	.003	.138	5	Rejected
People – Customer satisfaction (H03e)	.000	.437	1	Rejected
Process – Customer satisfaction (H03f)	.009	.208	2	Rejected
Physical evidence – Customer satisfaction (H03g)	.000	.182	4	Rejected

Source: Primary data

The study describes the impacted variables order in beta coefficient regards. From the β co efficient, it is ascertained that people ($\beta=0.434$) have more impact on customer satisfaction followed by process ($\beta=0.208$), product ($\beta=0.195$), physical evidence ($\beta=0.182$), and promotion ($\beta=0.138$) respectively.

Thus, the final model is specified as

Customer satisfaction = 0.434 people + 0.208 process + 0.195 product + 0.182 physical evidence + 0.138 promotion.

Customer satisfaction is a function of people, process, product, physical evidence, and promotion. Variable 'People' explains more unique variance on customer satisfaction among the marketing mix variables. It ascertains the importance of people in services sector.

Rate the following statements related to your view regarding the problems in marketing the SHG products

The responses to statements pertaining to problems are displayed in the same table as the statements themselves. Using a 5-point agreement scale, the mean scores, which ranged among 3.16 and 4.00 (mild approval to approval), are shown as a clear representation of the respondents' opinions The mean scores ranged from 4.41 to 4.51, indicating to facilitate the participants were in agreement. The mean scores on a 5-point scale of concurrence ranged stuck among 3.16 and 4.00 on a 5-point scale of agreement (mild agreement to agreement). In addition, the remaining values indicate to facilitate the respondents are uncertain or disagree with the statements to facilitate were provided to them.

Respondent's views on problems

S. No	Statement	Mean	SD
1	Distant location of selling points	4.510	0.571
2	Less Awareness of the available products	4.440	0.622
3	No guarantee of repeated availability of products	4.493	0.591
4	Absence of standardization and certification for the SHG products	4.414	0.701
5	Absence of professional packing and branding of the SHG products	4.465	0.678
6	Lack of focus on quality of products.	3.789	0.998
7	Lack of standard price for the products of SHG	3.877	0.985

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Problems
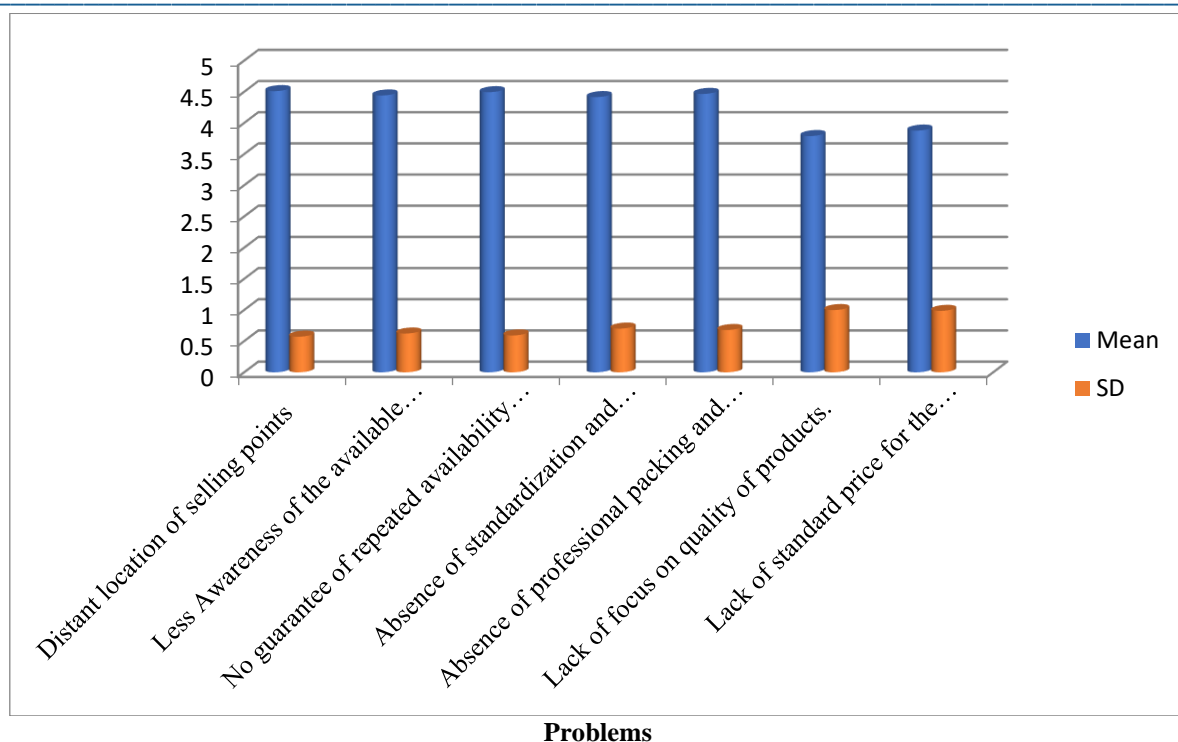
Scope for further research

- Other factors such as service quality, service recovery, and customer retention may also be investigated in future research.
- Future research could also be conducted to investigate the constraints which prevent remaining people to buy SHGs products in the study area.
- Future research may be conducted in other regions to validate the research model. The current study concentrated in Warangal District region alone.

Findings

Confirmatory Factor Analysis (CFA) was preformed to confirm the underlying factor structure of the variable taken for the study. Maximum likelihood estimation method was used to perform CFA on 41 variables. Out of 41 variables, 33 variables were found to have a factor loading to retain the variables for further analysis. 8 variables have been dropped from the initial model as they failed to have sufficient correlation with latent factor. Goodness of fit (GFI), comparative fit (CFI), and root mean square error approximation (RMSEA) were referred to report the model fit and make conclusion on the measurement model. GFI and CFI values exceeding the suggestive cut off criteria of 0.8 and RMSEA was less than 0.09 indicating that sample data adequately fit the measurement model.

Customer purchase decision's impact on customer satisfaction was examined subsequently in the same structural model hypothesized for former objective.

Statistically significant relationship was ascertained between purchase decision and customer satisfaction as standardized path estimate was reported 0.56. 56 percent variability in the customer satisfaction was accounted by purchase decision factor.

Fit indices for the specified path was ensured and deemed to be an adequate fit (CMIN/DF = 2.515; RMSEA = 0.072; GFI = 0.852; CFI = 0.878).

Specified regression model was found to be significantly fit at 1 % level. Adjusted co efficient of determination (Adjusted R^2 = 0.447) states that around 44 percent of the variability in customer satisfaction was explained by marketing mix variables.

Specifically, people factor (β = 0.434, $p < 0.001$) have shown greater impact on customer satisfaction. This result is consistent with previous studies who found people play a vital role in customer satisfaction.

Around 20% of the variation in customer satisfaction was explained by the factor 'process' which includes the way SHG products benefits are provided as well in the grievance handling procedures. The other three factors price, promotion and physical evidence were explained 19 %, 18 %, and 13 % of the variability in customer satisfaction.

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The factor 'physical evidence' appeared to have a high impact on purchase decision as compared to other significant factors, as it explained 35% of the variation in purchase decision which is greater than other factors. The members perceive the tangible items and physical infrastructure to be a major factor that influence purchase decision of the customer.

The study findings revealed that distant location of selling points mean=4.510, less awareness of the available products mean=4.440, No guarantee of repeated availability of products mean=4.493, Absence of standardization and certification for the SHG products mean= 4.414, Absence of professional packing and branding of the SHG products mean=4.465, Lack of focus on quality of products mean= 3.789, and Lack of standard price for the products of SHG mean= 3.877.

Conclusions

The researcher concludes by pointing out the two predominant aspects connected with the study namely- 7ps of marketing mix, purchase decision and satisfaction through customer perspective and 7ps of marketing mix and purchase decision through SHSs members' perspective. The product purchasing decision, Customer Satisfaction and Problems are measured from the above mentioned both sides.

Decisions made by consumers on purchase of SHGs' products have been identified out of a list of seven factors. On analyzing the influence of marketing mix on purchase decision and satisfaction from customers preference, the SEM results shows that product have high impact on purchase decision and purchase decision has high impact on customer satisfaction. And also Final regression model indicated that price, promotion, people, process, and physical evidence were the significant determinants of customer satisfaction.

The problems encountered by the consumers in purchasing of SHGs' products were listed consisting of nine variables. No guarantee of repeated availability of products, distant location of marketing centers, absence of standardization and certification of SHGs' products, less awareness of variety of products and a need for advertising for convincing the authenticity of the products are the predominant factors identified in the study.

The problems encountered by the SHGs in marketing the products were listed consists of ten variables. Among that, Lack of advertisement, Absence of separate market for the products of SHGs, No new techniques for the products of SHGs, lack of mass production, lack of knowledge and techniques in marketing 3.788, and no separate shops for SHGs are major problems which are specified by the members of the SHGs. Thus from the study findings the researcher has given extensive suggestions to overcome the marketing of SHGs products in the study area.

Suggestions

SHGs should give more priority to specify futures of SHGs products as product was found to have more impact on purchase decision followed by people, which influenced purchase decision after aforesaid factor. Since SHGS are ascertained as a people intensive industry, people who participated in moments of truth have to be considered with greater importance.

SHGS have been playing an irrefutable role in customers' purchase intention and customer satisfaction after purchase. Thus motivating members could increase customer oriented behavior. Appropriate internal marketing practices to identify members' needs and wants would help to satisfy them, which ultimately results on customer satisfaction.

SHGS should concentrate on grievance handling process, as many of the respondents reported that they were dissatisfied with grievance handling process of the providers. Periodic meeting between members and customers will help to inform updated information about products, benefits, and offers. The unambiguous promotions need to be done in periodic promotional campaign which will help to create awareness and reduce ambiguity about SHGs products. People with lesser educational qualifications and farmers have to be grouped separately and special attention needs to be given to improve their knowledge about SHG products. False promises should not be given by the SHGs through promotions nor through members during the service encounter.

The study findings revealed that distant location of selling points is reported a major problem for customers to buy the product. SHGs have to concentrate on this and reduce the distant of selling point so that it will increase the customer base. Less awareness on the available products was reported by the customers. So the SHGs members have to make awareness about the available products to the customers. No guarantee of repeated availability of products was reported by the customers. The SHGs have to ensure the availability of the products in the market. Absence of standardization and certification for the SHG products was reported, so that SHGs have to approach the government to ensure their standardization.

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