MOVE: An Evaluation of a Business Training Program for the Peri-urban Poor

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A dissertation submitted in partial fulfilment of the requirements for the degree
of *Master of Science* (MSc) in International Natural Resource Development
University of Wales, Bangor
October 2007

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Abstract

The peri-urban poor evaluate in an environment which offers him great opportunities in terms of livelihood activities but from which he/she often remains excluded because he lacks the assets. Making markets accessible to him/her by adopting a market centered approach has been adopted in the MOVE business training for micro-enterprise development. Nevertheless evaluation needed to be done of the impact of the training before the future upscaling of the scheme.

A mixed methods approach of quantitative and qualitative survey techniques were used to evaluate the impact of MOVE on the marketing intelligence of the peri-urban poor beneficiaries. The link between marketing intelligence and successfulness in business was explored. Were also assessed, the impact of the training on the building of the capacities of the trainees as well as the adequacy of a market oriented approach for micro-enterprise development to fit the needs and possibilities of people. Finally, the validity of the method used to measure the impact of the training was evaluated.

Forty-five questionnaires were administered to the trainees as well as to business people to assess their marketing intelligence and conclude regarding the impact of marketing intelligence on the likeliness of an entrepreneur to be successful. Semi-structured interviews, focus group discussions and participant observations were used to reach the other research objectives.

The research suggested that the training increased the marketing intelligence of people but no link could be established between the amount of marketing intelligence of entrepreneurs and the degree of success in business. The tool that was used to measure the marketing intelligence of the trainees was not helpful in revealing differences between entrepreneurs regarding to their marketing intelligence. The training also contributed to build the capacities of the participants who albeit little financial capacity were willing to take part in the initiative.

Further recommendations include simplifying the method to measure the marketing intelligence to make it more accessible to the majority and providing poor people with insurance funds that would enable them to participate in micro-enterprise development initiatives with reduced risks of failure.

Acknowledgements

I learnt a lot from all the people I met during this dissertation both on a professional and a personal plan. I would like to thank:

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Chapter 1: Introduction

1.1.   Local background

Peri-urban areas in India are a dynamic and changing environment. Land uses change, people and goods move; a lot of interactions are taking place between the cities and surrounding villages. As a consequence of those interactions, people face a lot of constraints (land pressure, expansion of the city) but also see a lot of opportunities arising. Livelihoods tend more and more to be non-farm based and to build upon a combination of strategies.

In this environment, the landless poor traditionally goes for wage employment as coolie worker, stone cutter, brick maker (Brook and Purushothaman, 2003) but those activities are low paid, temporary and does not provide him/her with a sustainable basis to rely on. What more his/her lack of assets (human, financial, physical, social, political) contributes to maintain him in an unstable and precarious situation of everyday fight for survival.

In this context, self-employment and micro-enterprise generation are seen by NGOs and the government as a way to build up the capacities of the poor through income generation, skills learning, confidence building, linkages establishing, net working. Nevertheless, micro-enterprise development is fairly recent in India (Premchander, 2003), errors have been committed and some government laid programs failed to reach those objectives.

The Move training is an example of training that attempts to address those difficulties, building up on the capacities of the clients, making them active in the assessment of market opportunities for business development. This program is in its third round of implementation with a different target group this time and an   impact   assessment   of   the   training   needs   to   be   done.

1.2.   <u>Research objectives</u>

The general objectives of the research are to evaluate the impact of the MOVE business training programme for micro-enterprise development on the peri-urban poor by:

- o Assessing the potential of a market orientation for the livelihoods of the peri-urban poor
- o Obtaining the perceptions of people on the training and its possible outcomes
- o Investigating the constraints faced by people who engage in the training
- o Investigating the impact of the training on the marketing intelligence of the trainees
- o Investigating the impact of the training on the building of the capacities of people
- o Assessing the validity of a tool developed to measure the impact of the training on the marketing intelligence of the beneficiaries

1.3. <u>Research questions</u>

1. Is it appropriate to prescribe market for the peri-urban poor?
   - What are the market opportunities of the peri-urban poor?
   - Why adopting a market oriented strategy for the livelihoods of the peri-urban poor?

2. What are the prospects and hurdles to prescribing micro enterprise development for the poor?
   - Does the approach adopted fit the needs of people?
   - What are the constraints faced by people who engage in the training?

3. What is the impact of the MOVE training on people?
   - Does the MOVE training increase the marketing intelligence of people?
   - What is the impact of the training on the building of the capacities of people?
   - Does the Move training increase the chances of the trainees to be successful entrepreneurs?

4. What is the validity of the method used to measure the MIQ?

Chapter 2: Literature review

2.1.   Introduction

"From mid-1991, India engaged market reforms and an end was put to the restrictions on international trade and investment. Since, then, it has known as period of fast economic growth at the same time that the poverty rate decreased from 42% in 1990 to 35% in 2001" (Sachs, 2005).

In a national context of economic growth due to the opening of markets, there is good hope for this opening to be felt at the local level and promoting pro-poor growth is now the rationale behind many development actions on the ground.

Following those lines, giving the poor the means to access the market through micro-enterprise development is the approach that has been adopted. But given the reality of poverty, holistic approaches need to be taken and programs to be implemented from the ground.

2.2.   Access to the market for the peri-urban poor

2.2.1.   A definition of the peri-urban

In recent years, work has been done on the peri-urban areas and efforts have been made to characterize them. The NRSP project on natural resources defined the peri-urban interface in two different ways (MCGregor *et al.*, 2006). In Hubli-Dharwad, India, the peri-urban area was defined as "the area comprised within the Hubli-Dharwad city region, but outside the core urban area and encompassing the villages connected to Hubli and Dharwad by city bus services". On the other hand, in Kumasi, Ghana, (Phillips et al. 1999 quoted by MCGregor *et al.*, 2006) defined it as being "characterized by strong urban influences, easy access to markets, services and other inputs, ready supplies of labour, but relative shortages of land and risks from pollution and urban growth. Two zones were distinguished:

> o A zone of direct impact – which experiences the immediate impacts of lands demands from urban growth, pollution and the like;

- A wider market-related zone of influence- recognizable in terms of the handling of agricultural and natural resource products.

MCGregor et al.(2006: 10) preferred the idea of a "proximate continuum" along which the influence of the city on the village are felt differently with the distance and the connections between the villages and the city.

Tacoli (1998:3) defined the peri-urban interface in terms of "rural-urban interactions" that can be classified in two categories:

- "Linkages across space (flows of people, goods, money and information and wastes)
- Sectoral interactions which include 'rural' activities taking place in urban areas (such as urban agriculture) or activities often classified as 'urban' (such as manufacturing and services) taking place in rural areas".

Those definitions provide us with a physical representation of the peri-urban but also allow us to think of the peri-urban interface of it as a dynamic between the city and the surrounding villages. For the peri-urban poor, this dynamic will be felt in terms of livelihood diversification as the cities have important needs and represent huge market opportunities.

Those complex dynamics also result in shaping a unique picture of each peri-urban village and constitute the ground for specifically designed development initiatives such as the MOVE training.

2.2.2. <u>Livelihood opportunities for the peri-urban poor</u>

In an environment subject to complex dynamics, the peri-urban poor are "subjects to shocks and stresses caused by rapid urbanization" (Purushothaman, unpublished).

At the same time the peri-urban interface represents great market opportunities for the poor who "participate in [it] as consumers, producers or employees" (Ferrand et al. 2004).

Indeed, talking about the "ecological footprint" of cities, (Rees, 1992) introduced the idea of cities being extracting units with needs and demand that far outreach their physical limits. Therefore, as cities grow bigger, market opportunities increase. For example market opportunities for processed and non processed agricultural products were identified by Mulla and Tuson (2003) in the peri-urban area of Hubli-Dharwad. The proximity of two urban cities results in market for a wide range and a variety of products.

On the other hand and while the pressure on natural resources rural increases (increased population, subdivision of the land, increase of the price of land), people have less and less access to natural resources and tend to diversify their livelihood opportunities. Those are not only farm-based any more and include more and more off-farm activities (Barrett *et al.* 2001; Rigg, 2006).

Nevertheless, not everyone can take advantage of the opportunities offered by the city in the same way and while "pull factors" result for some of a strategy of accumulation, (Tacoli, 2000), the poorest are "pushed" into distress diversification. The market remains inaccessible to them as they are the ones who lack the assets, the education, the access to credit and markets and the connections to benefit from these opportunities (Barret *et al.* 2001; Killick, 2001; Premchander, 2003; Purushothaman, unpublished; Rigg, Shaw, 2004; Tacoli 1998 and 2000; Van de Walle 2004). Any policy intervention targeting at the poorest will definitely have to address those issues in order to favour a more equal distribution of the benefits of urbanisation.

2.2.3. **Making the market work for the poor**

While people in rural and peri-urban areas tend to diversify their livelihood, access to market has now been recognized as an essential vector for them to do so by providing "an enabling environment for start - up non-farm activities, or reducing barriers to trade and mobility, or reducing licensing equipments for small businesses" (Ellis *et al.*, 2001, p.445). Major interventions need to be done to favor poor people's access to markets in terms financial services, skills, education, social contacts" (Barrett e*t al.* 2001).

Initiatives have been developed to understand the role of market in development and its potential in poverty reduction. "Making Markets Work for the Poor" developed by Ferrand *et al.* (2004), emphasis the fact that making markets accessible to the poor can be achieved by acting on one or the three components of market:

- The core market which is understood as the basic transactions occurring in the market place. Those transactions depend on the local offer and demand of market regulated by the local conditions of supply. Action can be taken to ensure the poor positions well on this context by having an adequate production, targeting niche sectors and/or innovative sectors. It is the all idea behind MOVE.

- The institutions that regulate the market and can have an action on prices and on the terms of exchange. Those regulations take place at the international as well as the national and local level. It is of the willingness and the power of governments to ensure "pro-poor growth" rules which will be translated in increased access to goods and services for the poor at the local level with direct effects on his well-being. In terms of regulations, as addressed by Tacoli (2002) and Shaw (2004), poor people lack the necessary connections to access the market. For example, some activities require permits or licenses from local authorities to be practiced (selling of mobile credit cards or having stalls to sell food or tea). Without the right connection, there is a risk that the poor remains excluded.

- The services and infrastructures that "lubricate markets". Support can be provided through those institutions to the poor. The remoteness of some villages or simply bad access to the city villages sometimes implies high transaction costs which the poor can not afford (Killick, 2001; Tacoli, 2002; Van de Walle, 2004). Therefore, they entirely depend on intermediaries - who are the ones who fix the prices- to sell their products and as a consequence, producers do not always make the most of their products (Mulla and Tuson, 2003; Tacoli, 2002). Providing the adequate infrastructures would is a first step to be taken while ensuring the access of

the poor to the market. The lack of regular supply of water and electricity has also been identified as a break to efficient access to market as some activities necessitate their regular provision (Tacoli, 1998 and 2002). Then the weakness of governments and public organizations to provide efficient and reliable market information has been recognized while at the same time, informal networks happen to provide it much more efficiently (Tacoli, 1998). Markets happen to be "social institutions" regulated by actors who have the power to grant or prevent the access to the market for some groups (Tacoli, 1998). In this context and because they do not necessarily have the time or do not have the education or the social status that would make of them the elite, poor people lack the social connections (retailer, intermediaries, local policy officers) in those informal networks that would provide them with the market information are therefore remain excluded (Killick, 2001; Mulla and Tuson, 2003; Tacoli, 2002; Ferrand *et al.* 2004; Badgi, *pers. comm.*).

2.3.   Microenterprise and poverty reduction

2.3.1.   <u>Impact of micro-enterprise development in the reduction of poverty</u>

When coming to talk about micro enterprise development, it is difficult not to mention micro-enterprise development schemes and their impact on poor people. Indeed, micro-enterprise development for the poor has traditionally been supported by micro finance initiatives since the poor are excluded from the traditional main-stream finance schemes (Edward and Olsen, 206). Indeed micro-finance allow "the more disadvantaged members of the society (…) to engage in entrepreneurial activities, increasing their own incomes to reduce poverty while at the same time loosening their dependence on traditional money-lenders; the poor therefore are empowered to escape from exploitative business relationships (Versluysne, 1999 quoted by Edward and Olsen 2006).

The impact of micro-enterprise development and micro-credit schemes associated in the reduction of poverty is not widely accepted. Indeed, this

commonly accepted assumption could not be made evident in Andra Pradesh by Edward and Olsen (2006) but resulted more from a default of monitoring of the impact of lending on poverty reduction from the lending agencies than from an established negative report. On the opposite, in Hubli-Dharwad, micro-finance schemes implemented with NGO mediated self-help groups of women did generate a move above the state poverty line of the beneficiaries of the program (Brook *et al.*, 2008).

Shaw (2004: 1249) differentiates two types of micro-enterprises: the "entrepreneurial micro-enterprises" and the "survival" ones. While the first ones are characterized by "no excessive pressure from competitors", the latest target "low barriers to entry" sectors characterized by a saturation of the market and are rather inefficient which "limit their competitiveness in relation to larger producers". While the first ones are in the hands if the better well-off who can afford their "high capital requirements", the poor select "survival activities" and tend to remain excluded from the most remunerative activities. The access of market to the poor is not a simple question and embraces many aspects.

2.3.2.   Potential and limits of micro finance in targeting the poor

Providing micro-credit to the poor has been adopted and nowadays seems to be seen as the panacea for the way out of poverty and successful experiences from micro-credit schemes in Bangladesh or in Latin America with Rotating and Saving Credit Associations are there to testify that micro-credit does have a positive impact on poverty reduction. Nevertheless, while Premchander (2003) argues that the interests of Micro finance institutions and people do compete and conflict sometimes, Daley-Hari *et al.* (2006) focus on the conditions necessary for micro-credit schemes and micro-finance institutions to successfully serve the poor. By doing so, they provide a mark for the analysis of the sustainability of micro-finance institutions. Among those, Daley-Hari *et al.* (2006) emphasis on the fact that at the earlier stages of their development, micro-finance institutions need to target exclusively poor clients and design specific products that fit their needs. Having a broad base of clients with different wealth status and therefore

different needs contains a high risk for the poorest and more vulnerable clients to be left apart. Amin (2003) and Shaw (2004) go even further arguing that implementing micro-credit schemes without the support of a facilitating agency is likely to lead to their exclusion. In some cases and despite the existence of structures such as self-help groups which provide a starting point for the poor to save and be able to take loans, the very poor remains excluded because he lacks the initial minimal financial capital that would permit him to start up loan cycles (Brook *et al.,* 2008).

On the other hand, Edward and Olsen (2006) argue about the financial sustainability of micro finance institutions and raise the question of the incompatibility of having viable institutions that would finance the poorest. This point seems to be answered by success stories of micro-finance initiatives in Bangladesh, Latin America and Hubli-Dharwad (Brook *et al.,* 2008 in press). Indeed, the implementation of micro-credit schemes mediating NGO monitored self-help groups amongst the poor in Hubli-Dharwad revealed satisfying results in term of increased financial capital of the beneficiaries while at the same time, banks – satisfied with the recovery rate of loans granted to those clients- see in self-help groups, reliable clients[1].

The economic argument is also present at a different stage of micro-enterprises development programs when participants in a program select the activity they will engage in. Too some extent, the financial capacity of the entrepreneur as well as the one of their potential customers limits the degree of innovation of people engaging in a business activity.

First, the purchasing power of their potential customers can be rather limited and in poor communities, customers will first seek to satisfy their basic needs: food, first commodities. An entrepreneur who would like to establish a business would have to target those basic needs leading to a situation of over saturation of the local markets by business people selling the same goods at the same price

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[1] NGO monitored self-help groups are set up and trained in accounting, keeping records. The participants get used to take and repay loan. When the group has proven records of an efficient lending history, generally after one year or two of the functioning of the group, banks consider that it is ready to be granted loans (Brook *et al.*, 2008 in press).

with poor or little innovation in the choice of business activities (Shaw, 2004). Then the lack of financial back up of the poor entrepreneur and his need for immediate liquidity dictates the type of activity he/she will engage in and the amount of risks he might be willing to take. In this way, he/she will avoid middle or long term return activities or activities with a potentially risky initial investment and the degree of innovation in the activities to be taken up will therefore be limited (Shaw, 2004).

2.3.3. <u>Micro- enterprise development and the entrepreneurial capacity of the poor</u>

In an evaluation of micro enterprise development programs in peri-urban and rural areas of Sri Lanka, Shaw (2004) identified the lack of business information and entrepreneurial capacity as the main limits to the take-up of business activities by poor people when compared to better well off. As a consequence the take-up rate of their micro enterprises was lower than the better well-off.

To some extent, socio-cultural elements shape people's attitude towards enterprise development and the caste system in India might have an influence on the type of activities people choose to undertake. Nevertheless, this aspect will not be further developed while being beyond the scope of the present research.
On the other hand, the entrepreneurial capacity of the individual is the fact of a range of factors embracing "education, skills, self-confidence, competitiveness, a strong need to achieve and good physical health" as stated by Jennings (quoted by Ward 2007). All of the precedent are "Traits and attitudes that make some people more suited to running a successful small business than others" (Ward, 2007). For Eversole (2004), the entrepreneur is the "one who goes between – bringing together people, ideas and resources to create something new". The entrepreneur [is] lateral, creative thinker and change-bringer".

So is the poor entrepreneurial? The answer is yes and Eversole (2004) in Bolivia gives many examples of entrepreneurial women who ventured into micro enterprises and did succeed to make changes. The only thing is for them to be

able to meet valuable opportunities in the market and a favourable environment to start up their businesses.

2.4. Finding valuable market opportunities for the peri-urban poor

2.4.1. Adopting a market centered approach: MOVE (Market oriented Value Enhancement)

Many income generating programs failed to reach their primary target and led to people learning skills and producing goods that did not feet the market. The reason for this is that they often were implemented with little knowledge of local market conditions. They were product centered while only a market centered approach helps to understand the demand of the market and adjust to its real needs (Purushothaman, unpublished; Roos and Mohatle; 1998; Subhas, 2006).

The MOVE training (Market Oriented Value Enhancement is different from most of those top-down approaches in the sense that it is implemented from the ground as a "participatory process" in which the peri-urban poor are invited to "take control of their own priorities for change" (Ellis, 2001: 443). Indeed, while the training is designed in a way that makes it accessible to the poor and the illiterate, they are actors in the different activities of the training and helped to progressively establish a business plan in order to set up the micro-enterprise that corresponds to their willing and the prospects for it they identified in the market (refer to the training manual in Appendix XVI). A rapid historical point is made about the MOVE training in the following.

Box 1 Market Oriented Value Enhancement

> **Market Oriented Value Enhancement**
>
> MOVE: Market Oriented Value Enhancement was designed for landless and assetless women in the peri-urban. Natural resource based interventions leave out the landless as they have no access to land. MOVE helps illiterate landless women understand and access the market through adding value to products and services. To help women assess the demand for products, a new technique called participatory market appraisal (PMA) was created where illiterate women designed, administered and analyzed results using a visual door-to-door products survey. Women choose a product or service for a livelihood based on understanding the demand of several products. The most important lesson from the MOVE experience was that ignoring the market was not an option for small producers and in fact, understanding the market can open up a whole range of opportunities for the poor. Current programmes need to be completely recast beginning with the trainers themselves being oriented to the markets and with policy makers, governments, banks an NGOs understanding the importance of factoring in a market component into income generation programmes
>
> (Source: Best Practices Foundation, date unknown)

2.4.2. Marketing intelligence or how to make the difference on the market place?

"Start up businesses have a high chance of failure" (Jha and Bawa, 2007; M S Subhas, *pers. comm.).* The percentage of failure of enterprises is very high in their early stages of development or "business cycles" (MS Subhas, *pers.comm.*). Indeed, enterprises go through cycles of "trials and errors" before targeting efficiently the customers, starting to be competitive on the market place and making profit. But gathering marketing intelligence is a good starting point for an enterprise to know the market well and minimize risks of losses.

Marketing intelligence has been defined in the context of firm development and strategic business decisions. No literature about marketing intelligence in the context of market oriented income generating activities for the peri-urban poor was found existing.

Nevertheless, starting from a review of the specialized literature concerning marketing intelligence, the link will be established with the MOVE training and the importance of market intelligence in this approach underlined.

Marketing Intelligence is defined as the "overall process of acquiring information about markets" (Cornish, 1997 a). Marketing intelligence is "everyday information about developments in the marketing environment that helps managers prepare and adjust marketing plans" (Kotler *et al.* 2002:268). Ettorre, (1995, quoted by Tan Tsu Wee, 2001) defined it as a "process of knowing what the competitors are up to and staying one step ahead of them, by gathering actionable information about the competitors and ideally applying it to short-and long-term strategic planning". While gathering marketing intelligence, the producer is meant to collect information about the "customers, the market segments, the products and the competitors (Dr Mr Subhas, *pers, comm.*).

Its importance for strategic decision making lies in the fact that it provides "a meaningful input by providing firms with information that allows for sound decision making" (Gilad, 1991 quoted by Lackman, 2000). It is considered as "one of the drivers of both strategy and success in the market place" and is crucial for firms that want "to stay in step with dynamic market conditions" (Lackman et al. 2000: 6) and "to stay ahead of competition" (Tan Tsu Wee, 2001).
Providing marketing intelligence, companies are better able to decide of the allocation of the resources of the firms in the overall strategic plan (Lackman *et al.* 2000) while a "greater use of marketing intelligence makes a positive contribution to product innovation, leading to higher product performance and ultimately, the success of firms, industries and regions" (Cornish, 1997 a: 466). The more "market savy" the producer is, "the wiser his decisions and the more successful he will be" (Dr Mr Subhas, pers,comm.).

Marketing intelligence can be gathered in a multiplicity of strategies and activities either through "company's personnel, purchasing agents, sales forces, secondary information provided by "published document and public documents", "primary data collection" while sampling the customers or

competitors from (Kotler *et al.* 2002). It is not only the fact of marketing research[2] but also of the "communication" of the producer with the "customers, the distributors or the intermediaries involved with the product" in his "day-to-day activities (…): management, sales, service [and] product development (Cornish,1997a: 454). In small businesses, marketing intelligence can be acquired while "simply observing things" in the proximate environment (Kotler *et al.* 2002*)* and "spatial concentration (of the firm and its customers, competitors, distributors) allows frequent, unplanned face-to-face contact at little cost" (Cornish, 1997: 466 a)

According to those definitions, marketing intelligence provides a manager with an advantage over his competitors while allowing him to gather information about the tendencies in the market at the level of the customers, the intermediaries and of the competitors. Gathering market intelligence, while providing a manager with a deep understanding of the market permits him to estimate or guess what is likely to sell well (in the short or long term) . The manager is therefore able to orientate and position his firm in order to maximize his benefits from the market. Therefore marketing intelligence appears to be the fundamental of a method like the MOVE training with a strong market orientation and a value-enhancement perspective through innovation (refer to the Move Manual Appendix XVI page 3).

A range of strategies can be developed to gather marketing intelligence each one with different amplitude, costs and scope it will be remembered that the proximity of the manager to the market permit "frequent, unplanned face-to-face contacts at little cost" and is a "critical input for product innovation" (Cornish, 1997 a: 466 and b).

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[2] Marketing research is the function that links the consumer, customer and public to the marketer through information – information used to identify and define marketing opportunities and problems; to generate, refine and evaluate marketing actions; to monitor marketing performance; and to improve understanding of the marketing process". Kotler *et al.* 272: 2002)

2.5. Conclusion

Prescribing access to the market for the peri-urban poor is a valuable approach in a context of increased pressure on natural resources. Nevertheless, access to the market is neither an immediate nor an easy thing to do for him since having some assets still constitute an important requirement for him/her to be able to take advantage of the different opportunities offered to him/her. Micro-credit schemes implemented thanks to community mobilization offer good hope for the poor to gather financial capital and move on micro-enterprise occupation. While errors have been committed in previous income generating activities focused on products, a market centered approach permits a deep understanding of the demand of the market and therefore helps to target niches.

Chapter 3: Methodology

3.1.   Description of the research area

The research project was realised in the peri-urban area of the twin cities of Hubli and Dharwad. There are located in the north of Karnataka state in the South West of India between Mumbai (600 km south east) and Bangalore (427 km north-West), the state capital. The two cities, distant from 20 kilometres were made into the Hubli-Dharwad Municipal Corporation in 1962 whose area is 181.66 km establishing it as the 3rd largest city in the state (Brook and Allen, 2005).

The population of Hubli-Dharwad was about 800000 inhabitants in 2005 (Brook and Allen, 2005). The economy is agrarian in majority, the two cities being located in a predominantly rural region with nevertheless heavy industries setting up those last years (Brook and Davila, 2000).
Income disparity in the Corporation is marked, the richest 20% earning seven times more than the poorest 20% (Brook and Davila, 2000).

The study was realised in the villages of Mugad and Mandihal (refer to figure 2 below). Those villages have been previously involved in the research project programme DFID NRSP - PUI about the change due to urbanisation and its effects on natural resource management in the peri - urban interface (PUI).

Mugad and Mandihal are located in the immediate periphery of Dharwad at a distance of 10 and 12 km respectively (Brook and Purushothaman, 2003). Mugad presents rural characteristics with marked traditional structures within the village (Ambrose-Oji, *pers.comm.*). Fields visits held in Mandihal revealed that the village seems to present similar characteristics as Mugad regarding the above.
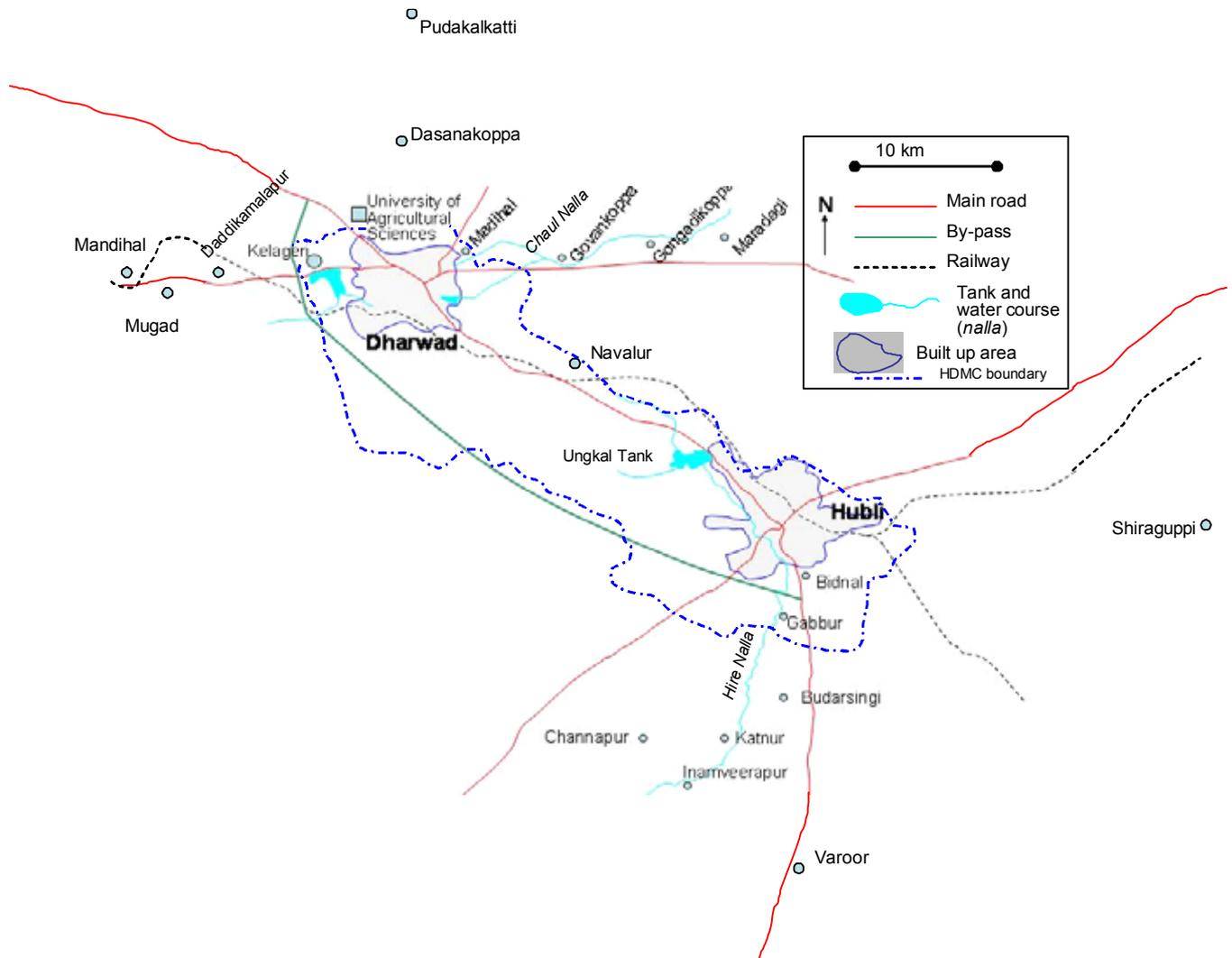
Figure 1 Location of Mugad and Mandihal in relation to Hubli-Dharwad

3.2.   Sampling strategy

For the purpose of the study, three groups of people were selected. The first group was composed of fifteen youth following the MOVE training at the time research was conducted. This group was not having any business activity by the time the research was conducted[3]. It was identified as the Non Business group of people (NB). The two other groups were composed of business people who had not been involved in the MOVE training. One group was composed of Successful Business people (SB) while the other one was composed of Less Successful Business people (LSB). The distinction between those last two groups was made on the basis of the calculation of an index developed in the data analysis section (refer to paragraph 3.4.1.2 Group discrimination). Those three groups (NB, SB, LSB) were administered the Baseline Market Knowledge questionnaire.

The fifteen youth were purposively selected to address the research questions. The business people were selected on the basis of them having a business activity and according to their availability at the time the interviews were done in the villages. Therefore, their selection was purposive and convenient (Laws, *et al.*2003*)*.

The families of the youth were also administered a semi-structured interview. Their selection was purposive. Fifteen families were interviewed.

Three social workers in quality of key informants were met in the field work, two of them being the community organisers working with Best Practices Foundation. Their selection was purposive.

The entire team of Best Practices Foundation was interviewed both formally (SSI) and informally (discussions all along the field work), two of them

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[3] Some of the youth actually had some business activities but were not properly speaking running a business on their own which is the discriminator point in our study.

being the social workers mentioned above. Work sessions were held with the team to finalise the research tools and methodology.

Regular working sessions and a semi-structured interview were held with the inventor of the MOVE training, Dr Subhas, to discuss the research methodology and the preliminary results of the study.

A summary of the sampling strategy is presented in the table below:

Table 1 Sampling strategy

Location	Sampling Frame	Strategy	Instrument
Mugad	Youth undergoing the MOVE training	Purposive (100% of group members)	Baseline market knowledge questionnaire Focus group discussion Informal discussions Structured participant observation
Mugad	Families of the youth involved in the MOVE training	Purposive (93% of the parents*)	Semi-structured interviews
Mugad + Mandihal	Business people	Purposive, convenient	Baseline Market Knowledge questionnaire
Mugad	Social workers	Purposive and convenient	SSI
Bangalore	Best Practices Foundation team	Purposive (100% of the team)	Semi- structured interviews + informal discussions
Dharwad	MOVE training inventor		SSI + working sessions

* One family could not be met

3.3. Data collection

3.3.1. Triangulation

Triangulation of the information was achieved through the use of different methods (SSI, Focus Group Discussions, MIQ questionnaire, Participant Observation), the different stakeholders interviewed (the youth, the families and the key informants) and different sources of information (primary and secondary sources of information). Triangulation in social research can be done by using multiple of different sources, methods, investigators /analysts, or theories (Denzin, 1998 quoted by Laws *et al.,* 2003:280).

These different methods were used in a sequential order (key informants first, then the questionnaire with the youth and the Focus Group discussion) in order to reveal the "meaning of any apparent contradictions" (Laws *et al.* 2003: 281). The views of the different stakeholders were confronted to reveal contradictions or common trends in the processes that were observed.

3.3.2. Quantitative methods for data collection

An open – ended questionnaire was administered to the sample to assess the marketing intelligence of people (refer to Appendices

Appendix I). The different sections of the questionnaire related to the different aspects of marketing intelligence: products, customers, competition, market segments. Respondents were prompted to a maximum, the goal being to "extract" to a maximum, the knowledge about market of the respondents. The more answers respondents gave to the questions, the better.

The questionnaire was administered by the researcher with the help of a translator. Due to time limitations at a moment during the research, it was decided that two teams would proceed to the interviews: one team was composed of the research with a translator, the other one counted one community organiser. Paper formats of this questionnaire were filled up by the researcher and/or the community organisers.

3.3.3. Qualitative methods

Qualitative methods were employed to get sensitive and explanatory information on the themes explored in the study. Among those methods were used the semi-structured interviews (SSI), Focus Group Discussions (FGDs), informal interviews, primary and secondary information, the keeping of a log diary, participant observation.

3.3.3.1. Use of primary information

Use of primary information available at the office of the NGO was done to set up the context of the study and get to know what had been done with the group of young people so far. Additional bibliography information was provided by the partner NGO, Best Practices Foundation, on the themes relevant to the study.

3.3.3.2. Working sessions

Working sessions were held both the team of Best Practices Foundation and Dr Subhas, inventor of the MOVE training to set up the Baseline Market Knowledge questionnaire that was administered to the sample and review the preliminary results before going back to the field and do the focus group discussions.

Meetings with the different partners involved on the ground were also attended and information about the outcomes of the training on previous groups (women's group) as well as on the present group (NB group). Notes were taken during those meetings that were used during the data analysis process.

3.3.3.3. Semi-structured interviews with the parents of the youth

Semi-structured interviews (SSI) were used with the families of the youth in order to reach their personal in- depth perception about the training and its possible outcomes, the participation of their child in it and whether they were

supporting him/her or not to take part in it (refer to Appendix VI). The parent who was at home when we visited the family was the one we interviewed. Mothers happened to be in general the ones who were interviewed. Their understanding of the MOVE training was assessed as well as the potential benefits and disbenefits they could perceive their child was getting as an outcome of his/her participation in the training. The rationale behind it was that the degree of understanding of the parents of the training and of the potential benefits their child and family could get from it could explain possible positive or negative attitude regarding the training. Open-ended questions were asked to the informants that let them some liberty in answering the questions. At the same time they allowed the researcher to explore certain themes that had not been thought about before (Blanchet *et al.* 1992; Bernard, 1995).

Semi-structured interviews with key informants in the community and the team of Best Practices Foundation, the partner NGO in the research, allowed me to have their views about the processes running within the group and their general view of the context of the area (refer to Appendix VIII, Appendix IX and Appendix X). Their perception of the strengths and weaknesses of the training and its implementation were also assessed. The researcher could get an insight feeling of the processes at work in the youth group during the field work as well as explanations of phenomenon, attitudes, patterns that could be observed. Some of their findings fed and modified the methods that were used in the research procedure.

The semi-structured interviews were tape recorded to complete the notes that were taken by the researcher during the interviews.

3.3.3.4. Focus group discussions

Focus group discussion helped to get further information about litigious information addressed in the questionnaire as well as to capture the "hows" and the "whys" of some of the answers the informants gave to the questionnaire (refer to Appendix V). Also their opinion about the training was assessed as well as their feelings about taking up a business or not (according to the case) after the training. Three focus group discussions were held with a total of 4 to 5

participants at a time. The discussions were tape recorded to allow a transcription which completed the notes that were taken by the researcher during the discussion.

3.3.3.5. The log

A log diary was kept to keep records of the observations, interrogations the researcher could have "at the end of the day" when reviewing her notes. It helped her schedule further interviews with some informants on specific points to clarify as well as it helped her to keep record of the changes of orientation during the research (Bernard,1995). In the end, the log allowed the researcher to keep a precise record of the time that was spent on each aspect of the research project and therefore to keep up on time.

3.3.3.6. Other participatory tools and methods

Drawings were used during the focus group discussion to have the youth design an advertisement they could use for their potential business. They were asked to explain the advertisement and their strategy in targeting the customer was explicated. Careful record of their interpretation of their drawings was made and time spent at this exercise in order to avoid the "dangers of mis-interpretation and over-interpretation" (Morrow, 1999 quoted by Laws *et al.,* 2003:323)

3.3.3.7. Participant observation

Participant observation was done as deeply as possible given the restricted time spent of the fieldwork. Notes were taken from the observations of the researcher. Carrying out participant observation implied that the researcher was emerged in the daily life of the sampled villages and able to "remove [herself] every day from cultural immersion so [she] could intellectualize what [she had] learnt, put it in perspective, and write about it convincingly" (Bernard, 1995: 137). The dynamic of the group of trainees was observed during the training sessions and according to categories that had been "devised prior to the start of data collection" (Bryman, 2001) as well as the daily activities of people in the villages and further questions were asked to key informants regarding specific

facts or behaviour of people (refer to Appendix XI for the structured observation guide of the training sessions). Market visits were also carried out and observations made about the way the merchants related to the customers and the competitors. Businesses and business people were also observed in the two villages of the study (refer to Appendix XI).

The researcher also attended focus group discussions held with women's groups who had previously been trained with MOVE by another researcher who was present at that time. In this way, some information about the impact of the MOVE training on those women could be gathered and compared with the information about the youth (NB group) who was the target group of the present research.

3.3.3.8. Pilot testing

The different tools and guides used during the research (semi-structured interview and focus group discussions) were pilot-tested with informants who were not considered in the sample. This ensured that the questions were asked in the "best way" and that all the "details [were] right" (Laws *et al.* 2003). As in an iterative process, the tools were estimated during the pilot-testing phase and modifications done according to the difficulties encountered and the observations made during the implementation of the methods.

3.3.4. Limitations in the data collecting process

The sample size was limited (45 people for the questionnaire, 14 parents SSI). Therefore, it was not representative of the situation of the entire population of business people in the area and in Karnataka state. As for the trainees, since the process was a pilot test of a new initiative, the chances that the sample was representative of any population of trainees were very small.

The questionnaires happened to be time consuming and some fatigue could be observed from the informants during the process.
Given time limitations, a focus was made on the business people and the
trainees. Nevertheless, it would have been interesting to actually interview both

the youth who dropped out of the training and their parents to assess the reason of it.

Bias was introduced during the administration of the questionnaire for many reasons.

- The way the questionnaire was administrated

As mentioned earlier, the all calculation of the MIQ was based on the number of answers people could give to the different questions. The higher the number of answers, the better. As a consequence, people were prompted to the maximum to as many answers to the questions they could give. This process showed its limits when applied to the different respondents. Indeed, it was quite easy to prompt the youth group who has undergone the training since they were more or less easily available in the village and had time to spend with us. What's more, while the interviews of this special group were done with the community organisers who by nature of their function in the community represent authority, the respondents would pay attention to the questions and submit themselves to the process of the interview without arguing. The situation was quite different with the business people who did not have the same interest as the youth to take part in the process and therefore would be less enduring and more complaining about the length of the interview. They would themselves limit the number of answers they would give to the questions and be less reactive to the prompting.

- The all sample was not interviewed by the same people. The barrier of the language made it necessary to work with a translator. As different translators were available at different times, the questionnaires were not always administrated with the same translator. What's more, given the time limit, it was decided to split in two teams one, the community organiser working alone (bi-lingual) and the researcher working with the translator. This resulted in an important variation of the information collected through the questionnaires.

- Some informants, when asked the first questions could not talk about places they had never been to or things they had never eaten. Some of them would be totally stopped in their thinking about an answer to the questions and panicking and any tentative to ask the question in a different way did not

work. The amount of answers obtained to those questions was therefore quite limited.

Then, limitations regarding the definition of the sample were addressed that have to be taken into consideration while examining the results of the research and will need to be considered for the administration of the questionnaire in the future.

In order to have an interpretation of the results of the questionnaire that would make sense – and given the small size of the sample - it was decided to interview business people having the same background. Indeed, differences in the location of business people (being in a remote village or in a village close to the city or in the city itself) would have definitely induced great differences in the answers of the respondents by influencing the level of education, of exposure to the market as well as the economic environment in which business people evolve. For all the above reasons, a successful businessman in the village might not have been considered as successful in the city.

As a consequence, the sample of people from Mugad and Mandihal is not representative of the population of business people at large. In that sense the results of the study strictly apply to the informants who took part in the study and in no cases those results could be extended to the wider population.

3.4.   Data analysis

3.4.1.   Analysis of the quantitative data

3.4.1.1.   Marketing Intelligence Quotient: hypothesis and calculation

The Marketing Intelligence Quotient (MIQ) was developed as part of the research as an indicator to measure the people's knowledge about the market and evaluate the impact of the MOVE training on the marketing intelligence of the trainees.

Hypothesis

Two hypotheses were tested in the research:
- taking part in the training helps the trainees (NB group) to increase their marketing intelligence
- the higher the MIQ of entrepreneurs (SB and LSB group), the more successful they are in business

The first hypothesis was partially verified in the research but will need a second evaluation of the MIQ of the trainees (NB group) in the future after they complete the training to be totally verified.

At the same time and by testing the hypotheses, the validity of the method used to measure the MIQ of people was assessed.

Calculation of the quotient

A calculation of the MIQ was developed by Dr M S Subhas and adapted to the questionnaire administered to the sample. Additional indicators were developed to cover all the aspects of the questionnaire. The framework for the calculation of the MIQ that was developed in the research is available in Appendix II).

The Market Intelligence Quotient contained seven components:

- Z1 related to Products
- Z2 related to Market Segments
- Z3 related to Customers
- Z3 a related to advertisement
- Z4 related to Competitors
- Z4 a related to Setting up a business
- Z4 b related to Entrepreneurial skills

Those different indicators were given different weights following the indications of Dr M S Subhas and based on his estimation of the importance of each indicator in determining the success of a business. Refer to Appendix II for details about the weights.

3.4.1.2.   Statistical analysis of the results

Group discrimination

As indicated in the sampling strategy, the sample was composed of three groups:

- The Non Business Group (NB): composed of the youth who were undergoing the Move training and not having yet a business activity;
- The Successful Business Group (SB): composed of business people having a successful business
- The Less Successful Business group (LSB): composed of business people not having a less successful business than the first group

The two last groups were administered an additional questionnaire on their business activity (Appendix IV) and were discriminated on the basis of five criteria:

- the daily profit[4] of their business activity;
- the changes that had occurred to their business since it was created and the reason for those changes;
- the evolution of their customer base;
- whether they thought they could improve their business and the reason they gave for it;
- whether they considered themselves as being successful or not and the reason they gave for it

Informants scored 0 or 1 for each one of the criteria, the final mark varying on a scale of 0 to 5. The informants having the highest fifteen scores were distinguished as being the Successful Business group (SB) while the other fifteen were designed as being the Less Successful Business group (LSB).

After this classification was done, two unequal groups were formed (SB of 17 people and LSB of 13 people). To make the groups equal, the two people from the SB group with the smaller daily profits were affected to the LSB group.

Data coding

Categories were established from the answers of the respondents and previous thought about the research questions. Then, each questionnaire was coded according to those categories and entered in the data base (refer to the code book Appendix III).

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[4] The positive gain from an investment or business operation after subtracting all expenses.
Source: investor words.com The biggest, best investing glossary on the web. Consulted 08/07
URL: http://www.investorwords.com/3880/profit.html

Descriptive analysis

Descriptive analysis was conducted of the answers of the sample to the questionnaire using clustered bar charts to show the variety of answers in the different groups.

Tests and between groups comparisons

Tests were realised on the different components of the MIQ and on the MIQ itself to assess differences between groups. A single procedure was followed to analyse the different components of the MIQ which steps were indicated below:

- Analysis of the distribution of the values of the indicators for each business group. Given the small size of the sample, box-plots rather than histograms were used to have a better idea of the distribution of the values of each indicator (Z values) (Christopher Whitaker, *pers.comm.*). What more, box-plots were found to be the best way of showing between group differences or similarities regarding the distribution of the values of the indicators (Ambrose-Oji, *pers.comm.*). They also provided with the graphical representation of the Z values for each group around the mean of the sample.

- Analysis of Normal Q-Q plots for each indicator to judge of the normality of the distribution of each indicator in the light of the significance level of the Kolmogorov-Smirnov test of normality.

- Regarding the normality or anormality of the distribution of the Z values conduction of the appropriate statistical test (Kruskal-Wallis, Mann Whitney U tests or One-way ANOVA with post hoc tests) to assess the difference between groups (Pallant, 2005).

3.4.2.   Qualitative data analysis

3.4.2.1.   Data coding

The transcripts of the semi-structured interviews and the focus group discussion read several times and a preliminary list of the themes that could be seen in the data was established. The themes were based on the "original research questions, the questions that were asked to the respondents and the data itself" (Laws *et al.* 396: 2003) and the dominant themes that occurred in the text of the interviews. As the reading went along, the identification of the themes was refined and hierarchy and linkages appeared between them and sub-themes emerged. Once all the themes had been extracted from the interviews and the hierarchy established, all themes and sub-themes were given an alpha-numerical code (Appendix VII). Then the interviews were coding accordingly and the analysis of the data was conducted.

3.4.2.2.   Discourse analysis

The data was analysed according to three patterns:

- themes and sub-themes
- strengths and weaknesses of the Move program;
- answer to the research questions

The coded information was grouped and sense was made out of the comparison of the different sources of information.

Chapter 4: Results and discussion - part One : Impact of MOVE on the Marketing intelligence of the trainees

4.1. <u>Respondents profile: general characteristics</u>

4.1.1. <u>**Age and gender composition of the sample**</u>

The sample was composed of 45 informants: 22 women and 23 men.
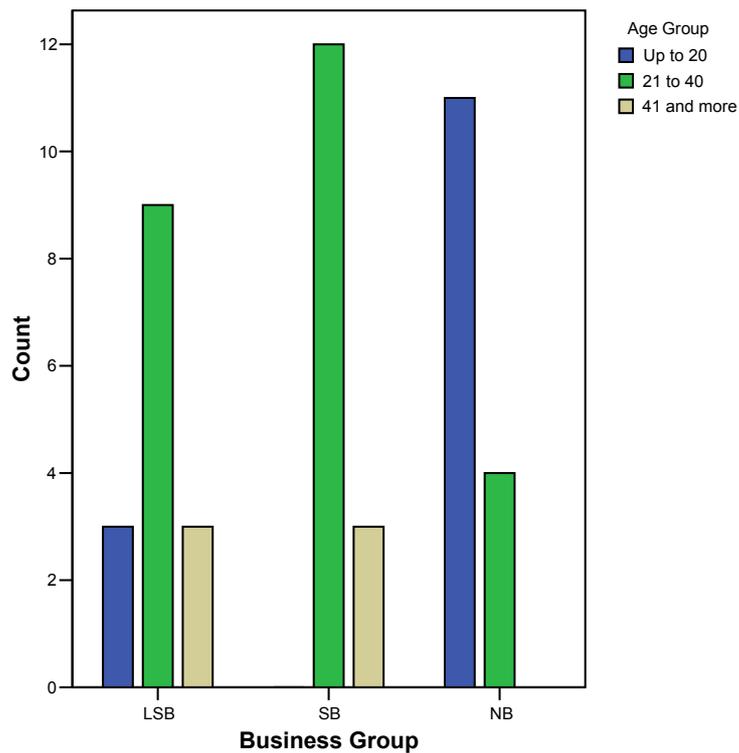
Figure 2 Age composition of the sample

The NB group counted with eleven respondents aged between sixteen and twenty years old and four respondents aged between twenty-one and forty years old.

The SB group counted with twelve respondents aged between twenty-one years old and three aged more than forty one years old.

The LSB group counted with 9 respondents aged between twenty-one and forty years old, three respondents aged less than twenty years old and three aged more than forty-one.
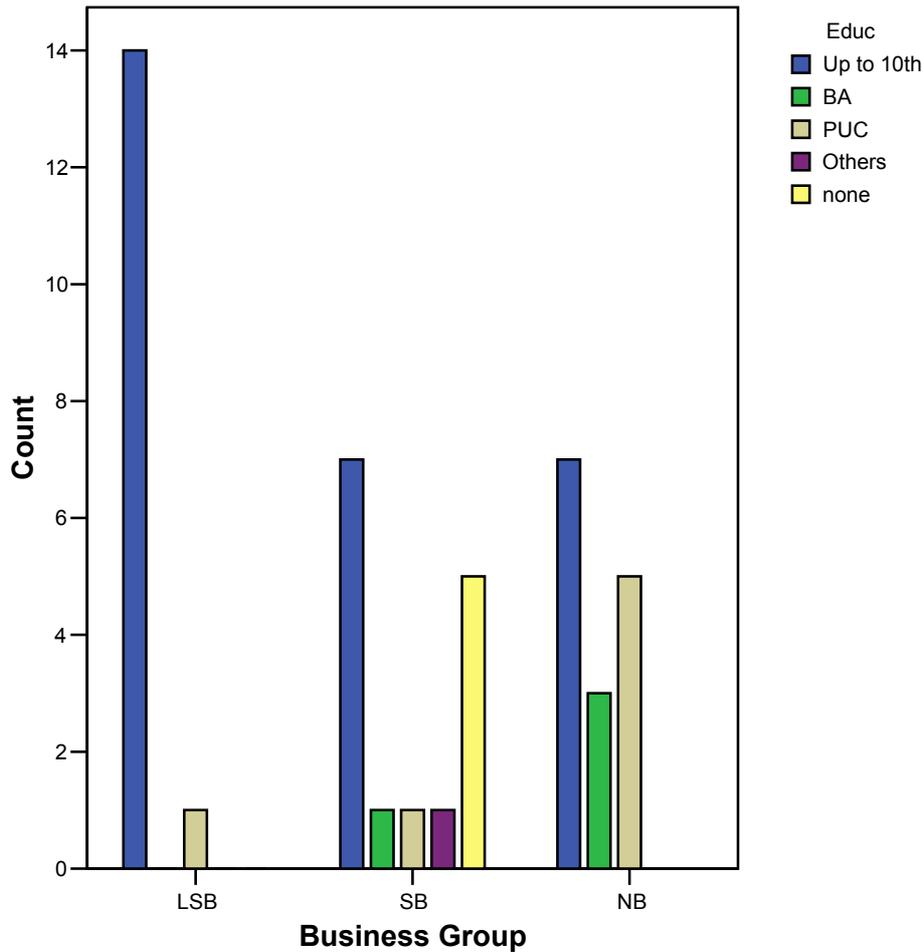
Figure 3 Education of the respondents in the sample

The education of the different groups of the sample is indicated in **Figure 3** above. The NB group counted with a majority of respondents who had achieved the tenth standard and the PUC. The SB group counted with a majority of respondents who had achieved up to tenth standard or had no education. The LSB group counted with a majority of respondents who had achieved up to tenth standard.

4.1.2.   Occupation

In the *Non Business group,* some informants were studying , some had left school and/or had business activities in the context of their family (running a "hotel"[5], leaf plate making and selling, groceries).

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[5] The term "hotel" can refer to establishments ranging from restaurants to tea stall

The business activities of the *Successful Business group* and the *Less Successful Business group* as well as the number of people per type of business are indicated in the following chart:

Activities of the business groups
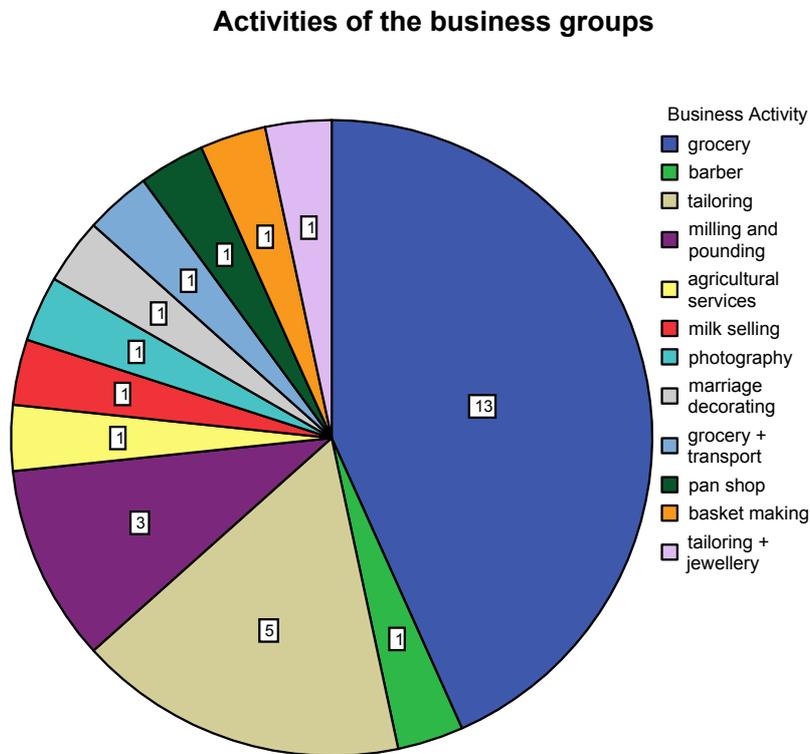
Figure 4 Activities of the respondents in the SB and the LSB groups

4.2. Impact of the MOVE training on the marketing intelligence of people

4.2.1. Descriptive analysis of the marketing intelligence of the respondents

Box 2 The marketing intelligence of the trainees

"One strength of Move is that the trainees are definitely market savy and as a teacher of marketing management, I have no doubt that the trainees who undergo Move are definitely better than the other ones" (MS Subhas, *pers.comm*)

4.2.1.1.   Identification of the market segments[6]

Categories of eating place identified
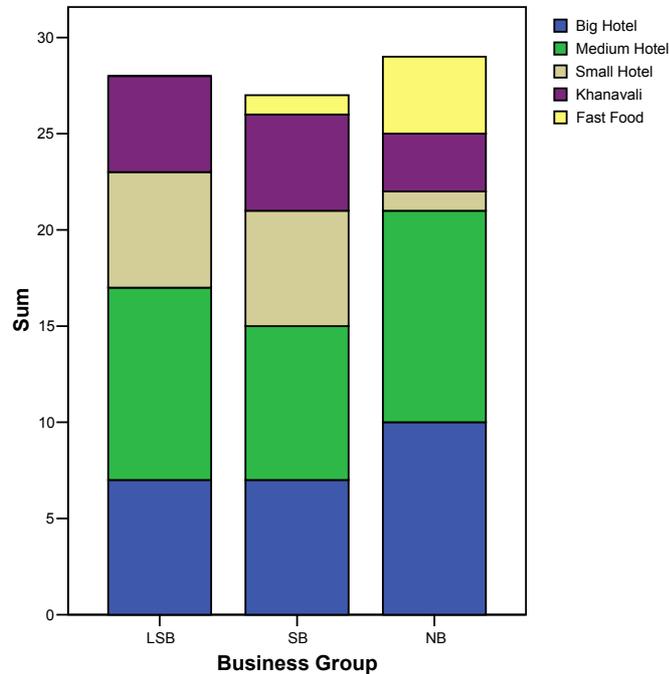
Figure 5 Categories of eating place identified by each business group

The respondents were asked to give different eating places where they could potentially have a lunch.

The type of eating place that was most often identified by the respondents was the "Medium Hotel". Then the "Big Hotel" was mentioned and the "Khanavali". The "Fast Food" and the "Small Hotel" were mentioned in opposite proportion by the NB group and the SB group. The question reflected more the type of eating places that the informants had been to than the one they could identify as

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[6] "Market segmentation is the process of grouping a market into smaller subgroups. This is not something that is arbitrarily imposed on society: it is derived from the recognition that the total market is often made up of submarkets (called segments). These segments are homogeneous within (i.e. people in the segment are similar to each other in their attitudes about certain variables). Because of this intra-group similarity, they are likely to respond somewhat similarly to a given marketing strategy. That is, they are likely to have similar feelings about a marketing mix comprised of a given product, sold at a given price, distributed in a certain way, and promoted in a certain way.

source: investor dictionary.com
http://www.investordictionary.com/definition/market+segment.aspx [accessed 9-07]

possible places to have a lunch at. The NB group, because they were young people would go more to fast foods than small eating places ("Small Hotel"). Apart from the fact that the LSB group did not mention the category "Fast Food", there is no notable difference in the categories of eating place the different groups were able to mention and the ones mentioned were the eating places in the village or in the neighbouring town of Dharwad. The groups mentioned eating places that correspond to the different market segments.

Categories and range of prices
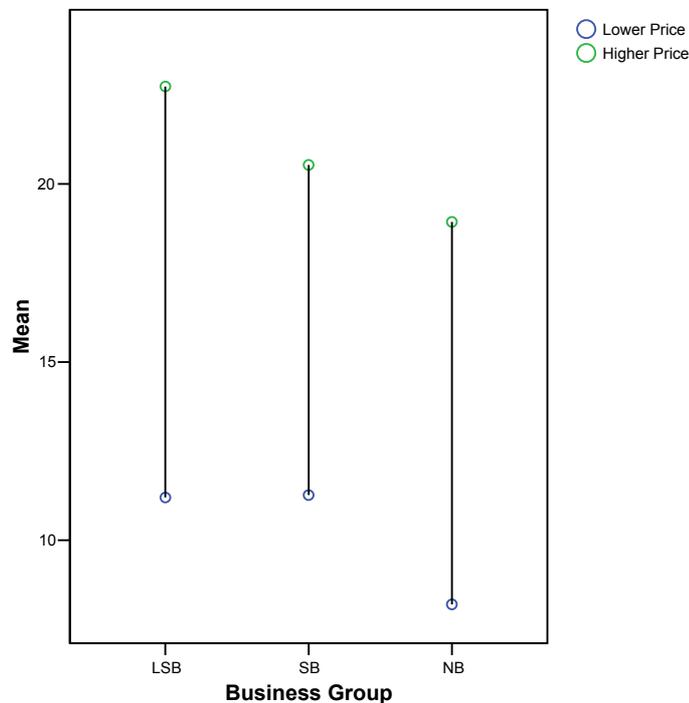
Figure 6 Lower, Higher and Range of Prices mentioned by the three business groups

The informants were asked about the price of a lunch in each food place they mentioned. The LSB group was the group that mentioned the highest prices and whose range of prices was the most important. The SB group gave a smaller range of prices than the two other groups. The NB group was the group that mentioned the lower "Higher Price".

4.2.1.2. Targeting the customer

Type of advertisement identified for eating places
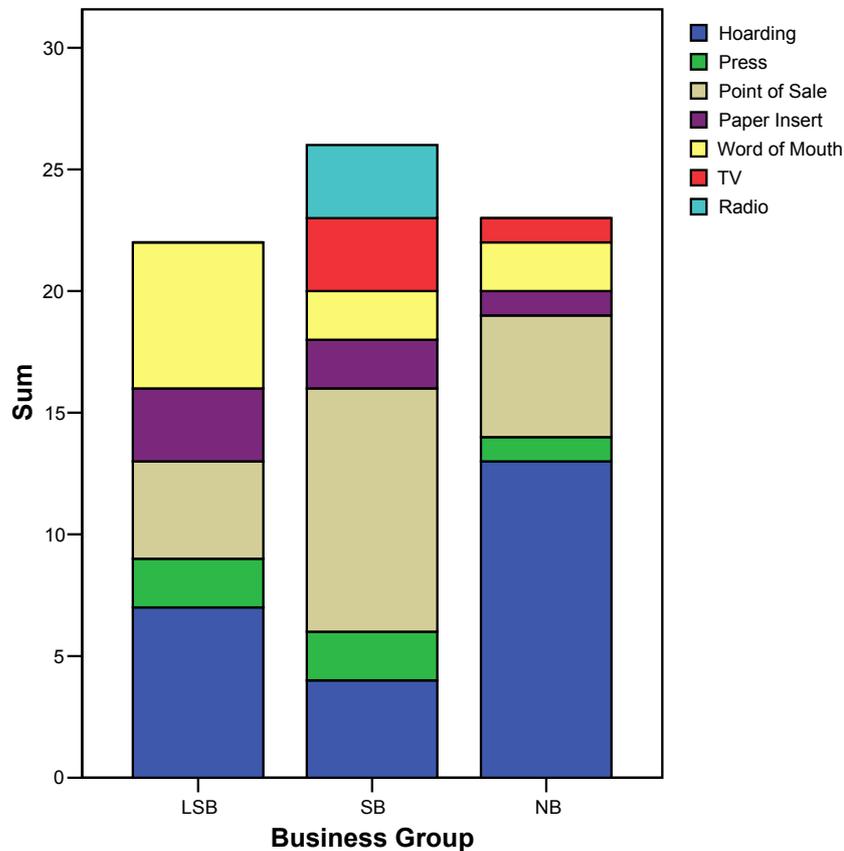
Figure 7 Type of food places advertisement identified by each business group

The most mentioned types of advertisements for eating places by the sample were (in decreasing number of frequency) the "Hoarding", advertisements on the "Point Of Sale", "Word of Mouth" and "Paper Inserts". The SB group was the only group to mention the radio as a media for advertising.

The "hoarding" was mentioned more in the NB group than in the two other groups while the "Point of Sale" was more mentioned by the SB group. The LSB group identified more the "Hoarding" and the "Word of Mouth" as way of advertising. While mentioning the "Words of Mouth", the respondents often argued that "if a place was good" then there was no need for advertisement, people would talk about it.

Advertising strategies

Respondents in the NB group were asked to draw an advertisement and explain it. While doing so, they revealed some advertisement strategies.

Plate 1 Book stall advertisement

"Book stall shop Avaralli"
"Whoever buys 12 books gets 1 pen free"
"Fair price"
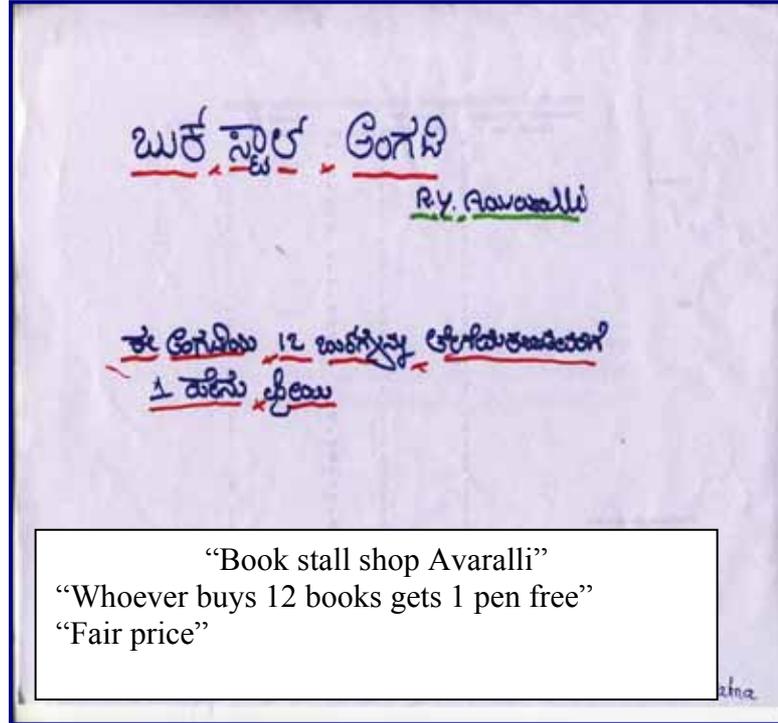
"I will put the board near the temple (close to the primary school) and children going to school will see the board. They will be attracted. People will see the board, they will see that there are fair prices and they will come in. I'll tell them a higher price than the real price and then [pretend to] decrease it for them". R. (FGD1).

Plate 2 Tailoring shop advertisement
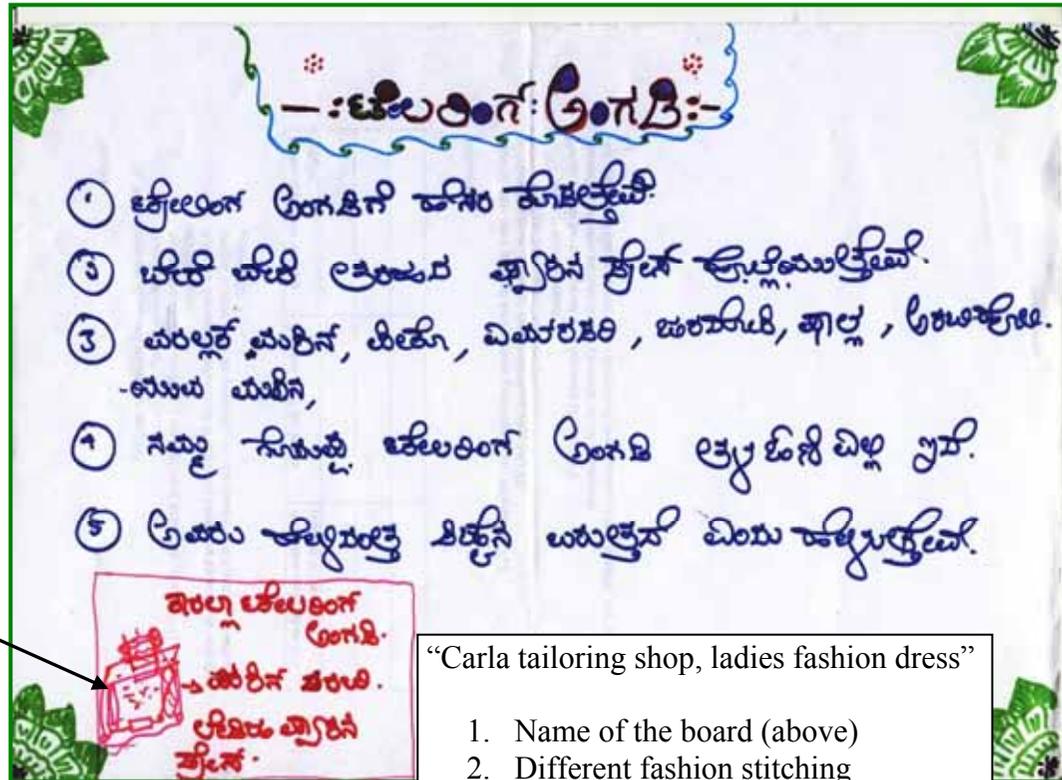
"This is the drawing of the sewing machine. If somebody does not know how to read, he can see the advertisement and ask other people about it. The drawing will show people the machines that we have. We will also put the name of the machine. To advertise our shop, we will print pamphlets to put in the village about what is going on in the shop. We could also put photos in the papers. Also we could go in the village with a rickshaw and announced it!" (FGD 3)

"Carla tailoring shop, ladies fashion dress"

1. Name of the board (above)
2. Different fashion stitching
3. Over lock, picot, embroideries, pals, jerdoshi machines available
4. Our group shop is in Talavoning
5. We stitch on demand

Characteristics of eating places
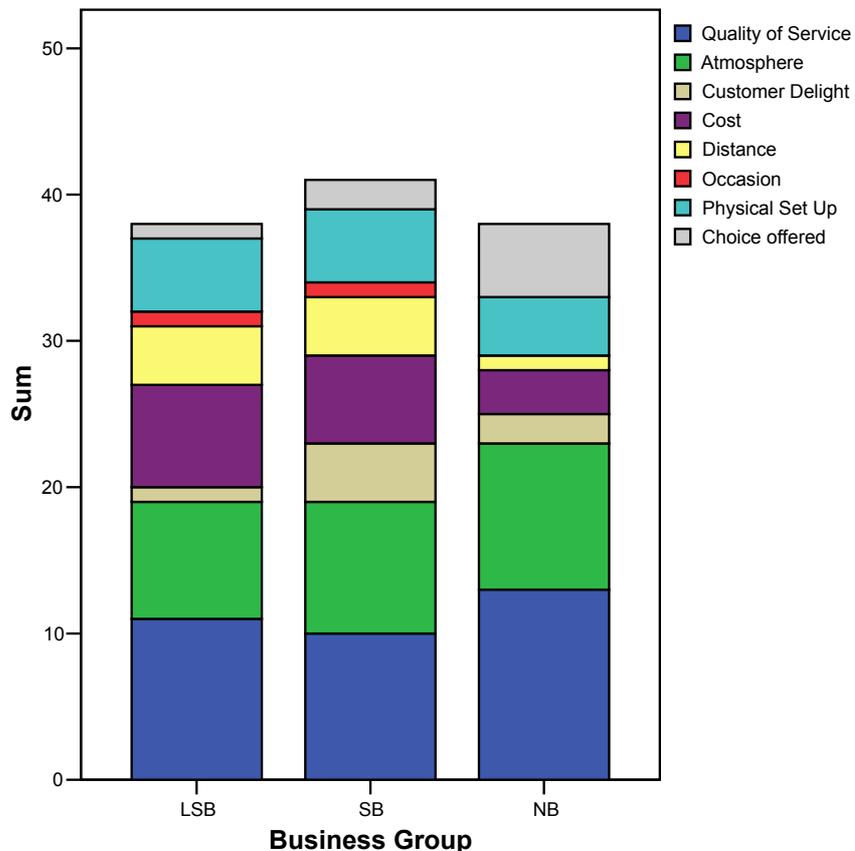
Figure 8 Characteristics of the eating places identified by the different business groups

The respondents were asked to give their personal feeling about the different eating places they identified. Those characteristics reflected the ones customers could mention and appreciate while going to eating places. The quality of the service and the atmosphere of the place were the traits that were most immediately identified. Then the respondents mentioned the cost of items in those places and the physical set up.

The choice offered to the customer was more important for the NB group than for the two other groups while the distance of them was less important.
The youth in the NB group might be more attentive to the choice they are being offered and not really bothered about the distance of the food place.
The LSB and the SB group mentioned the occasional character of going to such places.

4.2.1.3. **Setting up an eating place**

Location

Most of the respondents would locate their eating place near to the bus stand in the village. This was considered as a strategic point where people gather and have more chance to attract the customer. Five people mentioned the main road as suitable place to set up a food place. Four of them were from the LSB group and one from the SB group.

Other places that were mentioned were: the "heart of the city" (one respondent, LSB group), next to the "stone quarries" (one respondent, LSB group), in "front of my house" (one respondent, NB group), "a cool, calm and spacious place to release tensions" (one respondent, SB group).

Physical set up
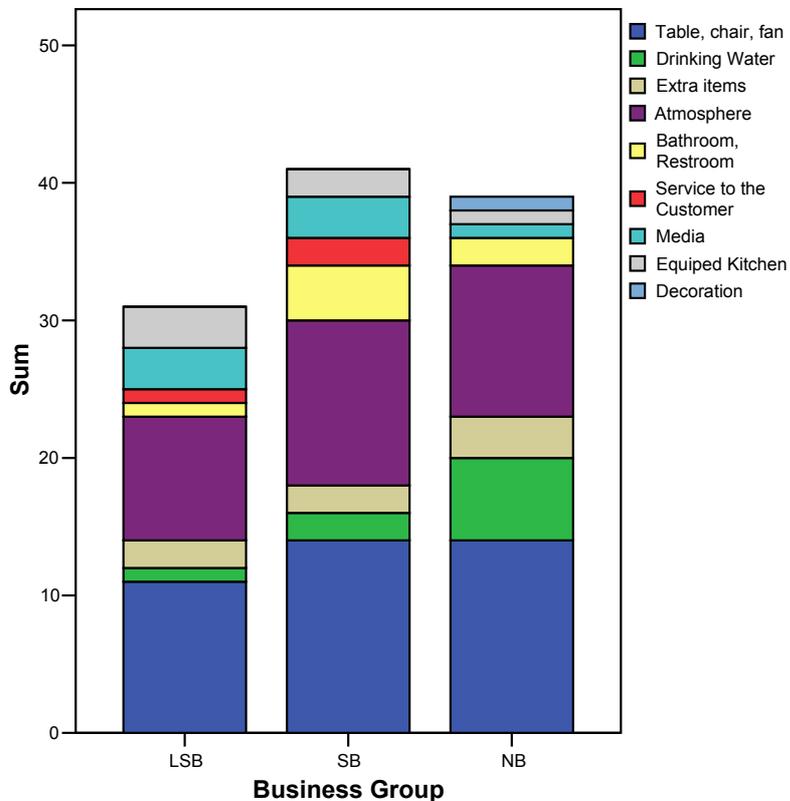
Figure 9 Physical set up of an eating place the respondents would set up according to the business group

The respondents were asked to imagine the physical set up of the eating place they would own.

Table, chairs and a fan were the basic physical features respondents would enumerate in all the groups. Then , they would emphasize on the atmosphere of the place "clean", "spacious", "light", "it should look posh", "the customer should feel comfortable".
The following feature mentioned were "drinking water" and "bathrooms" and/or "restrooms". Some informants would specify "separate rooms for women and men" for the women to feel comfortable to come and eat in those places.
"Drinking water" and "Bathroom and/or Restrooms" seemed to be more important for the SB and the NB group than for the LSB group.
Offering some entertainment to the customer such as Radio, TV and Newspapers was not seen as important in the NB group as in the two other groups.

The NB group was the only group to have thought about the decoration as part of the physical set up of the place but the "Service to the customer" understood as the presence of "waiters with a dress code".
On the overall, respondents in the SB and the NB group gave more features of the physical set up than the LSB group but the variety of those features is more or less the same amongst the groups.

Profit

The answers of the respondents in the NB group also reflected the fact that they already had concepts of marketing and developed innovative strategies to capture the market.

Box 3 Making profit

- How will/would you make profit in your business?

"After an initial calculation, I will buy in bulk and retail the goods"
(FGD 1, jewellery)

"I will purchase the books in bulk at Rs 16 for example and retail them at Rs19 the book" (FGD 1, bookstall)

"I will purchase the vegetables in small quantities according to the demand and if there are some left which get spoiled, sell them cheaper"
(FGD 1, vegetable vending)

"We would increase our profit by buying in wholesale and retailing"
(FGD 2)

Additional items offered to the customers

Table 2 Additional items[7] that the three business groups would serve in their food place

	LSB	SB	NB
List of the additional items	Bettlenut Bidies Biscuit Bread Churmuri Coffee Cold drinks Dhosa Howlucky Khusu K tea Meals Mirchit Sankara Sweets Wada	Bitten rice Chutney Coffee Cold drinks Dhosa Meals Paddu Palaw Roti Sambar Shira Upitu Wada	Bitten rice/curd Bonda Chakli Chicken Dhosa Gilebi Gobi Manchurian Laddhu Massala groundnut Omelette Paddhu Shankarpale
Sum of the original items per group	20	21	24*

* One respondent was not included in the analysis as his answer denoted a different strategy from the other respondents. Nevertheless, this strategy reflected a deep understanding of the customer habits and a wise thinking of how to capture customers.

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[7] Additional items were defined as items that would not be commonly served by the four food places in the village. Those food places were visited with a list of all the items the respondents mentioned in the questionnaire and the owners were asked what the items they would serve were. Any item that would be offered in more than one of those four food place was considered as common while the others were considered as original.

This question assessed the originality of the items the respondents would offer to the customer in their eating place. Respondents in the NB group offered slightly more items to the customer than the two other groups but the difference was not significant. The highlighted items are the items that were common to the three groups.

The absence of cultural context prevented the researcher from judging the degree of originality of the variety of items mentioned by the different business groups.

4.2.1.4. Understanding the customer (Q13)
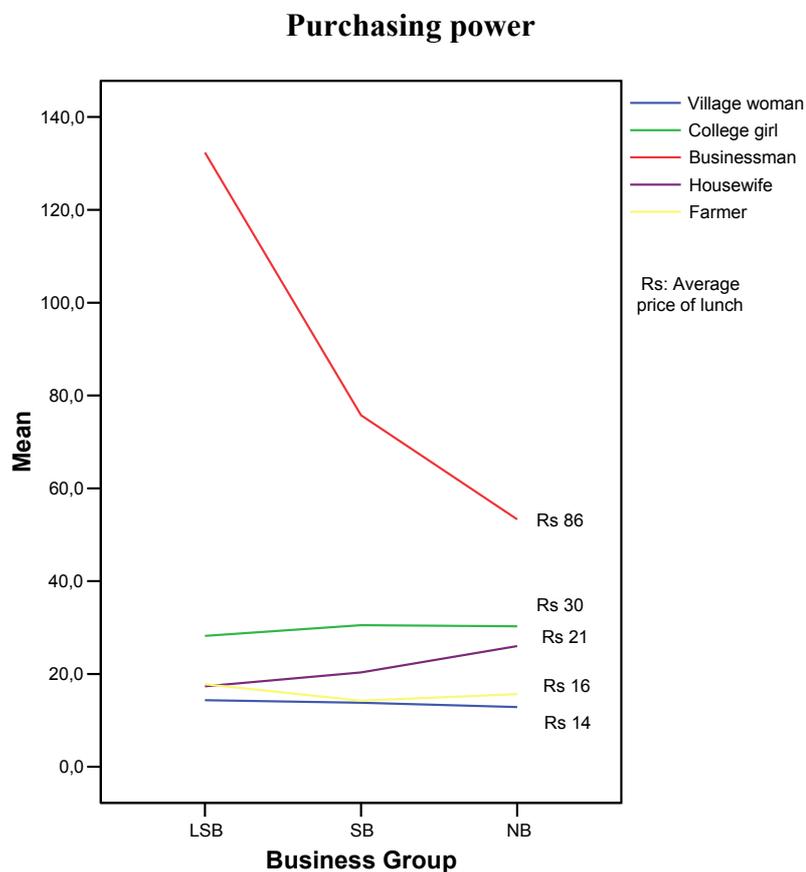
Purchasing power

Figure 10 Price of lunch for different types of customers according to each business group

Lines were used in this example to better represent the relative position of the customers in terms of purchasing power for the three groups.

The respondents were shown different types of customers and asked the price they thought those customers would pay for a lunch.

For all the groups, the customers were classified as following in term of decreasing purchasing power (for a lunch): Businessman > College Girls > Housewife > Farmer > Village Woman. The average prices (calculated for the all sample) those customers would pay for a lunch are Rs 86, Rs 30, Rs 21, Rs 16 and Rs 14 respectively. For all the groups, the businessman was considered to have a much greater purchasing power than the other customers[8]. The different groups' estimation of the price the customers would pay was more or less the same except for the businessman whose purchasing power was overestimated by the LSB when compared to the two other groups.

Box 4 Price of a tea at the Mandar Hotel

Price of a tea at the Mandar Hotel

(The Mandar hotel was considered as a five stars hotel).

Question put: "What is the price of a tea in Mandar hotel"?

"Rs 10 rich people, business people will go there to have a tea". (FGD 1)
"Rs 6 to 10. The hotel is very systematically arranged" (FGD 2)
"Rs 10. Only employees go there" (FGD 3)

Follow up question: "Could it be more than Rs 10"?

"Rs 10 to 15. Rich people can pay this price for a tea. It is not much for them" (FGD 1)
 "It could be more than Rs 10 looking at the hotel but not less. If the tea is good, it can be Rs 15"

Next question: How much would you sell tea in Mugad (their village)?

 "Rs 1 because here people are poor, they can not afford more" (FGD 1, 2 and 3)

Next question: At what price would you sell a tea in Dharwad (next city)?

"Rs 4. In the city, people can pay more" (FGD 1 and 2)
"We would start selling at Rs 5. Then if the tea is good, we would slowly increase the price" (FGD 3)

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[8] For reference, it is possible to buy a good lunch for business people in a restaurant in Dharwad for Rs 50-80, whereas a cheap meal in a dhaba[8] costs about Rs 20-30.

The above box revealed that the respondents in the NB group could differentiate between customers and had an idea of their purchasing power in different locations.

4.2.1.5.   Entrepreneurship

Qualities of a successful entrepreneur
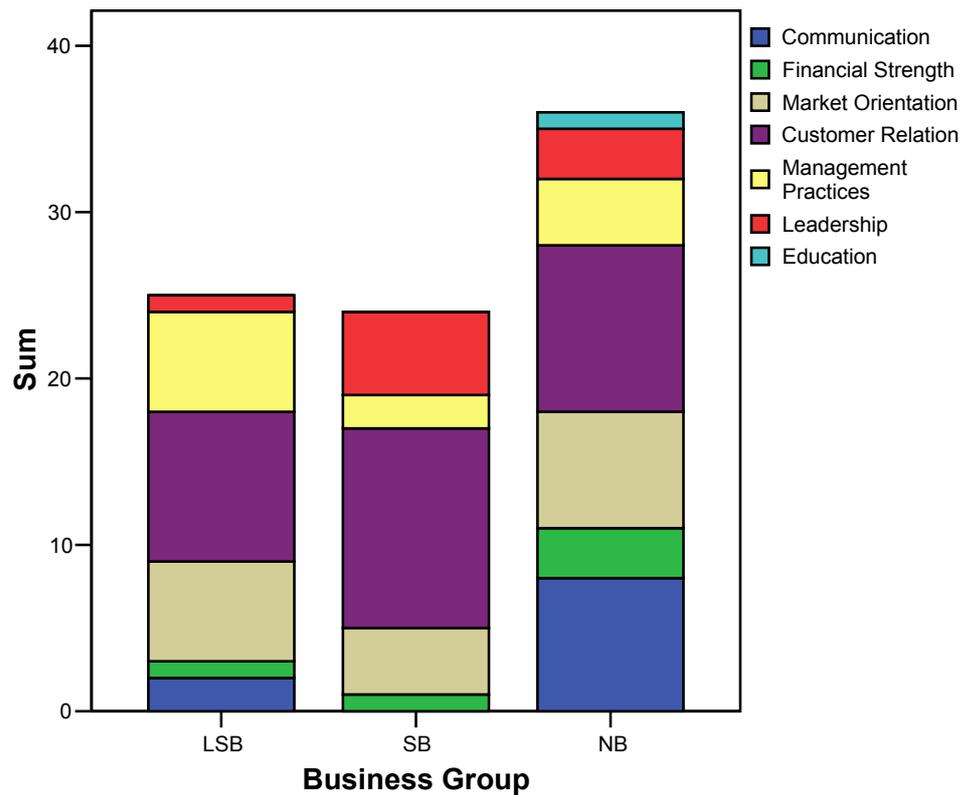
Figure 11 Qualities of a successful entrepreneur according to each business group

Respondents in the NB group identified more entrepreneurial qualities than in the two other groups (36 for the NB against 25 and 24 for the LSB and the SB group respectively).

The most mentioned qualities of an entrepreneur according to the sample (in decreasing number of frequency) were "Customer relation", "Communication", "Market orientation" and "Leadership". "Communication" was seen as important for the NB group but was not mentioned in the SB group and a little in the LSB group. This could be an effect of the training.

Also the NB group was the only group to mention "Education" as a quality.

The LSB group is the group that saw "Leadership" as less important.

Regarding the other qualities, no real difference can be made between the groups.

4.2.1.6. Competitors

Differences between competitors
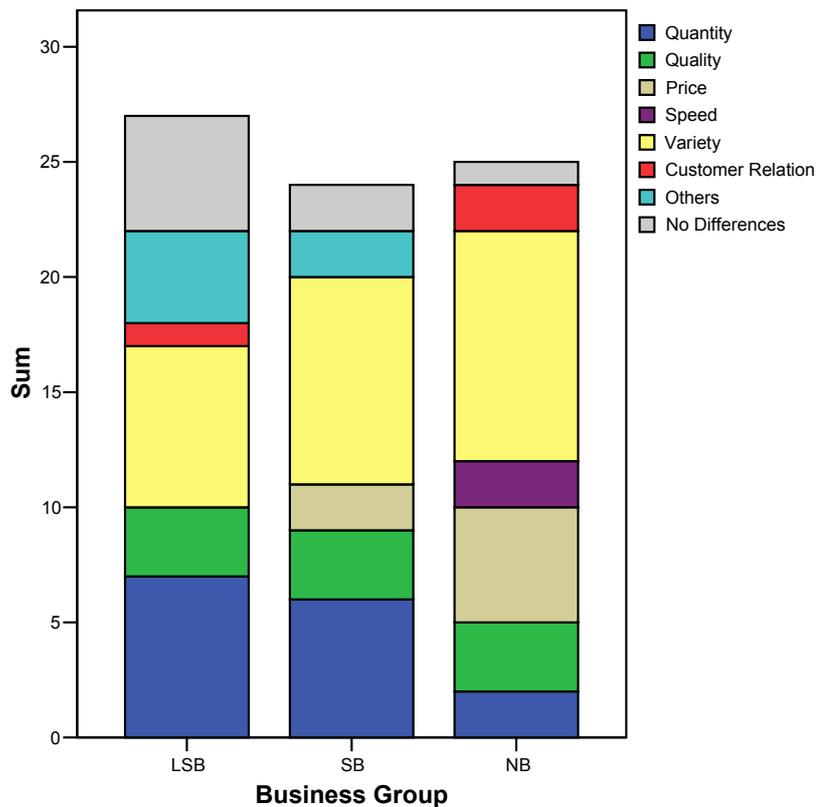
Figure 12 Differences observed between competitors for each business group

The most mentioned differences between competitors according to the sample (in decreasing number of frequency) were the "Variety", the "Quantity", the "Quality" and the "Price". The NB group is the only group that mentioned the "Speed" as a difference between competing services. This might also be an effect of the training. "Customer Relation" was also identified in this group while it was not in the SB group and a little in the LSB group. Therefore the difference is not significant between those last two groups. The "Price" was not mentioned in the LSB group.

Strategies to counter competition
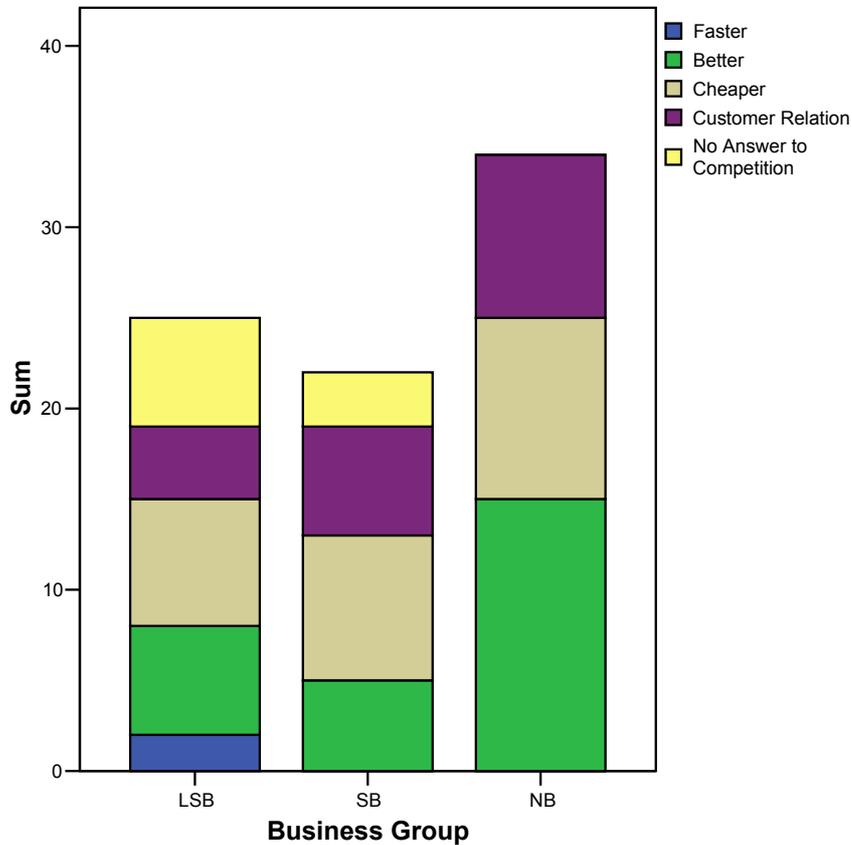
Figure 13 Strategies adopted by the different business groups to face the competition

The respondents were asked what they would do if they had to face increased competition.

Some respondents in the SB and the LSB groups answered they could not do anything about competition and some of them would stop doing business. The more important strategy adopted by the sample as a whole was to improve the quality of the services or products provided. Then the price was the second strategy and respondents would sell at a cheaper price.

The LSB group is the only one that mentioned providing a quicker service to the customer.

In the NB group, respondents proposed more strategies than the two other groups: improving the relations with the customers included being more talkative, offering payment facilities to the customers, behaving well with them, innovating when compared to the competitors (refer to Box 5 below).

Box 5 Differentiating from the competitor

> Question put: "What will you offer to the customer which would be different from your competitor?"
>
> "We will buy a picot machine and a machine to do embroideries. We will put a border on the hem of the sari and do different designs. We will also sell the falls* for the saris in our shop so that the customer will not have to bring them from outside." (FG3, NB group)
>
> * The fall is a decorative border that is sewn on the hem of the sari. Along with the sari they bring for stitching, customers usually also provide the tailor with a fall of their choice which they have purchased previously in a material shop.

4.2.2. Marketing intelligence quotient: analysis of the indicators and between group comparison

As indicated in the methodology, the marketing intelligence quotient is a synthetic indicator of the knowledge about market of the respondents. Each indicator of the Marketing Intelligence Quotient (MIQ) was analyzed following a single procedure whose steps were indicated in the methods. Tests were made to assess the differences between groups.

Table 3 Mean and Standard Deviation of each indicator according to the business group

	LSB		SB		NB	
	SD	Mean	SD	Mean	SD	Mean
Z1	2.78	5.93	3.06	5.77	3.29	6.70
Z2	9.82	14.68	9.67	9.56	8.48	20.97
Z3	2.58	5.64	3.48	6.97	4.85	10.26
Z3a	0.44	1.19	0.71	1.37	0.73	1.55
Z4	3.28	3.82	2.23	3.82	1.84	5.93
Z4a	1.63	5.56	2.06	5.56	1.98	6.44
Z4b	1.75	3.57	1.77	3.43	2.78	5.14

4.2.2.1. Z1: Products

This section refers to the knowledge about products of the respondents in terms of categories of food items and categories of prices.

Figure 14 beneath revealed that the variability of the Z1 scores within each group was very important. Also the distributions of Z1 of the three groups overlapped each others.
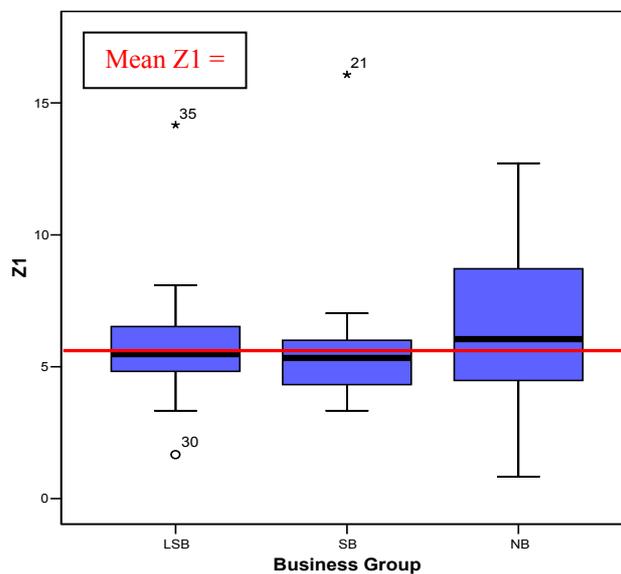
Figure 14 Distribution of Z1 for each business group

No significant difference in the means of Z1 between the three business groups was found at the Kruskal Wallis test (refer to Appendix XII and table 1 above). Also, the variability of the Z1 scores for the NB group was very important.

The analysis was carried out while excluding the outliers and the results were the same: no significant difference between groups could be established.

4.2.2.2. Z2: Market segments

This section is about the knowledge of the respondents about market segments regarding categories of "hotels" (eating places) and characteristics of those eating places.

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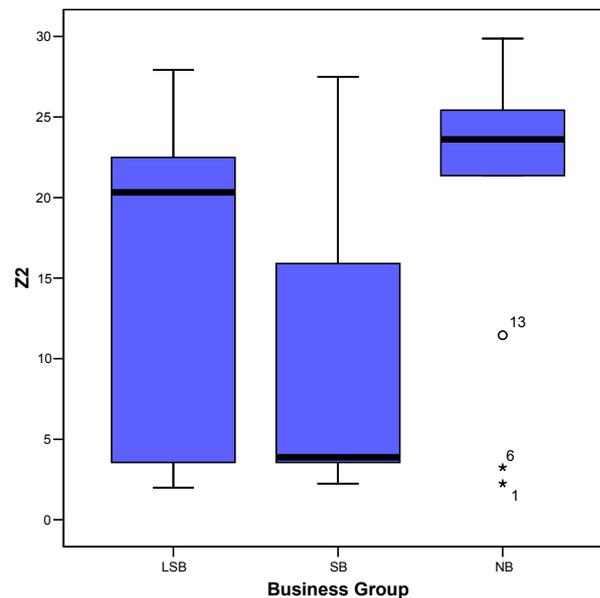
Figure 15 Distribution of Z2 for each business group

No significant difference was found between the LSB and the SB groups regarding their knowledge about market at the Mann Whitney U test (refer to Appendix XIII and Table I above). On the other hand, the NB group definitely had a better knowledge about market segments than the two other groups.

The wide distributions of the Z2 scores for the three groups suggested the heterogeneity of the knowledge about market segments within the groups.

4.2.2.3.　　　　　　Customers: Z3, Z3a

This section is about the knowledge about customers and advertisement in terms of categories of customers (Z3) and characteristics of advertisements (Z3a)

Categories of customers (Z3)

The distribution of the SB group was symmetrical around the mean Z3 of the sample (45 people) while the NB group tended to have Z3 values above the mean and the LSB group tended to have Z3 values under the mean (refer to

figure 16 below). Therefore the NB group tended to identify a larger number of different categories of customers than the two other groups.
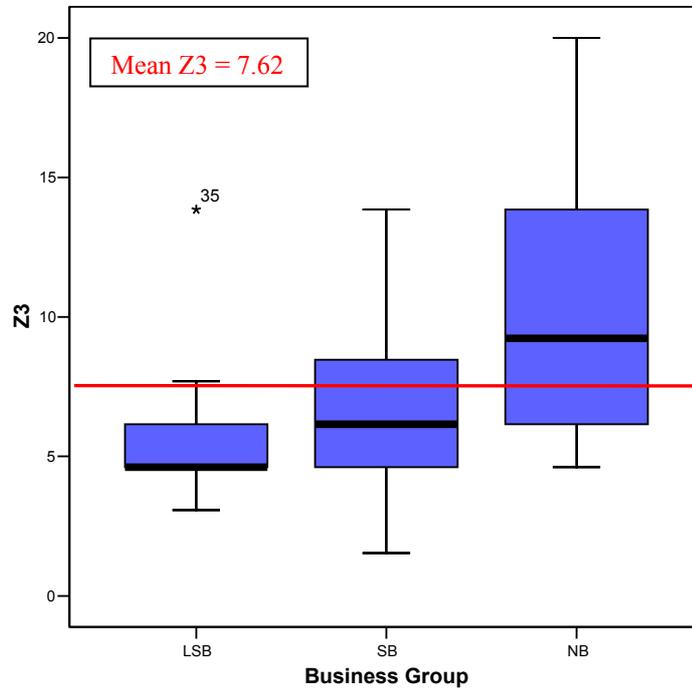
Figure 16 Distribution of Z3 amongst the three business groups

The NB group had a better knowledge about customers than the LSB since there appeared to be a statistically significant difference between the means of the LSB and the NB at the Kruskal-Wallis test (Appendix XIV).

No significant differences could be established between the NB and SB groups or between the LSB and SB groups.

Characteristics of advertisements (Z3a)

The distributions of these three groups partially covered the same range of values (refer to
Figure 17 beneath). Nevertheless, the NB group did not have Z3a values inferior to 1.
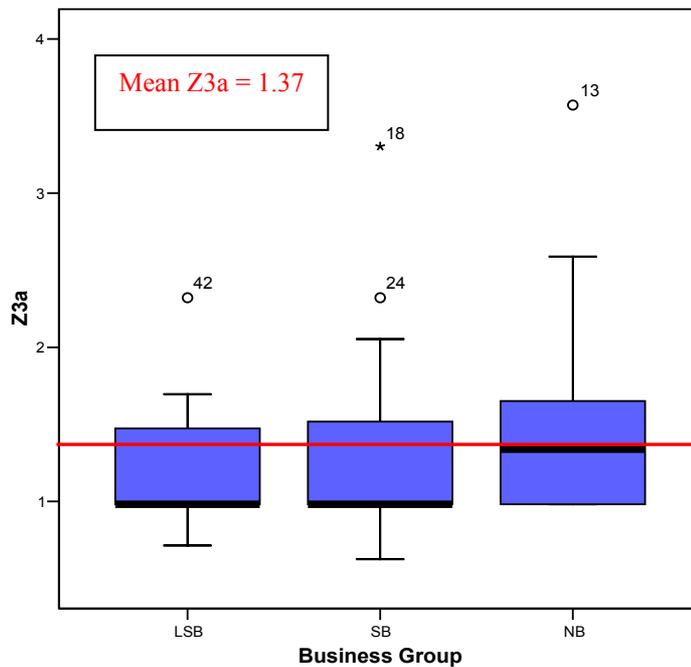
Figure 17 Distribution of Z3a amongst the three business groups

No significant differences were found between the three groups at the Kruskal-Wallis test (refer to Appendix XIV : Statistical outputs of Z3 and Z3 a (knowledge about customers and advertisement)IV and Table I above).

4.2.2.4. Competitors: Z4, Z4a and Z4b

Differences between competing services and strategies adopted to face competition (Z4)

This section is about the knowledge of the respondents about competition in terms of differences between competing services; strategies to face the competition and the analytical skills in running a business.

The NB group tended to have higher Z4 values than the two other groups (position of the interquartile range of values refer to Figure 18 beneath) and above the mean of the sample at large. The variation of the distribution of the Z4 values for the three groups was very important and one distribution overlapped with the others (refer to Figure 18 beneath).
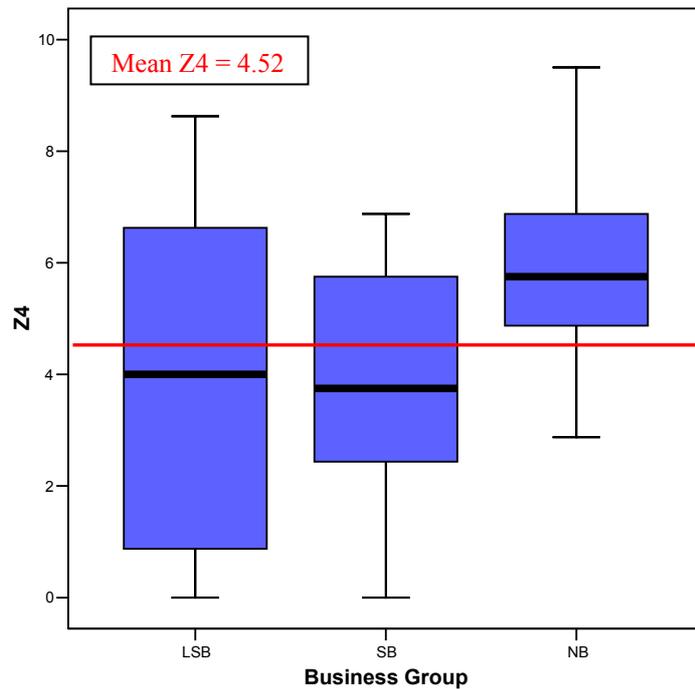
Figure 18 Distribution of Z4 amongst the three business groups

No statistically significant difference could be established between the means of the three groups for Z4 at the one way between groups ANOVA with post hoc test (refer to Appendix XV and Table I above).

Analytical skills in running a business (Z4a and Z4b)

The Z4 a scores of the LSB and the SB groups covered the same range of values.
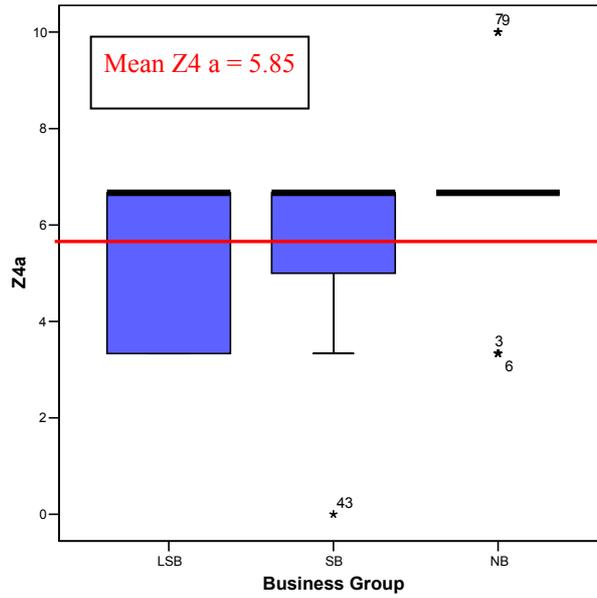
Figure 19 Distribution of Z4a amongst the three business groups

No significant difference was found between three groups.

Z4b: The LSB and the SB groups had the same distributions with very similar means and standard deviations and the distribution of the NB group was very wide.
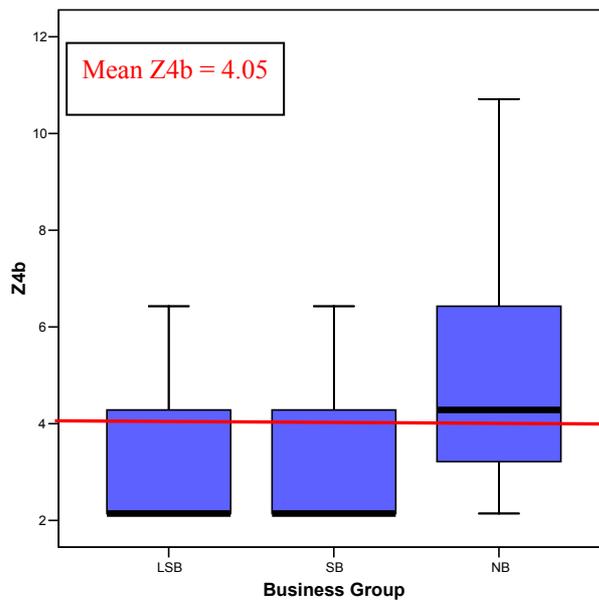
Figure 20 Distribution of Z4b amongst the three business groups

No significant differences between the three groups could be noticed in this section about the knowledge about competitors.

4.2.3. <u>**Transformation of the data**</u>

Transforming the data set was envisaged since the distribution of it was not normal in most of the cases and in order to conduct parametric tests to achieve better precision (Fry, 1993) but the data did not appear to follow any particular pattern of distribution. Transformations usually follow a law or theory of distribution (Fry, 1993) but the time allocated to the research project did not permit the researcher to look for a theoretical framework about statistical knowledge distribution in the literature.

4.2.4. <u>**Correlations**</u>

No correlations could be made between the different components of the marketing intelligence quotient. Therefore, the influence of one component on the others was not clear.

4.2.5. <u>**Market Intelligence Quotient (MIQ)**</u>

The Market Intelligence Quotient (MIQ) is the synthetic indicator of the knowledge about business which was the purpose of this analysis. Descriptive statistics of this indicator gave us a "feel" for it in the sample while looking at the central tendency, the variation or dispersion of the distribution" (Bernard, 1995: 408) and the context for a deeper analysis of each one of its components[9] in the previous paragraphs.

The mean MIQ for the sample was 44.62 with a standard deviation of 15.54 (refer to Table 4in the Appendix XII). This revealed a quite important dispersion

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[9] Z1, Z2, Z3, Z3A, Z4, Z4a, Z4b

of the values of MIQ from the mean with a range of MIQ scores between 19 and
79.

As for each of its component, the distribution of the MIQ values was found not
to be normal and non-parametric tests were applied to assess differences
between groups.
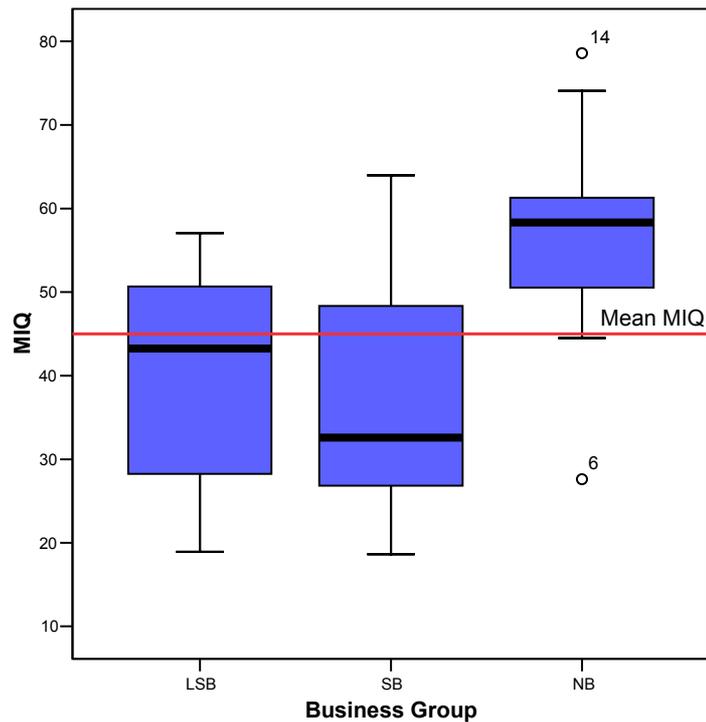
Figure 21 Mean MIQ and MIQ distribution amongst the business groups

Two sets of values could be visualised in the distribution of the MIQ values
amongst the three business groups (refer to Figure 21 above): high and low MIQ
values. The Non Business group (NB) had MIQ scores above the mean while
the two other groups had MIQ scores both above and under the mean.

The medians of the LSB and the SB group showed that in the LSB group an
important number of respondents had MIQ scores close to the mean while in the
SB group a high number of respondents had a MIQ value of about 34. Then, the
distributions of the three groups overlapped one each other and especially the
interquartile ranges of the LSB and the SB groups which were quite similar.

Therefore, there were no clear differences in terms of MIQ between those two groups.

The Mann-Whitney test conducted between the different groups revealed no statistically significant difference between the means of the LSB and the SB (significance level of 0.419 (refer to Table 5 in the Appendix XII)   but differences were found significant between the LSB and the NB groups on the one hand and between the SB and the NB groups on the other hand (significance levels of 0.001 for both analysis). Therefore, the NB group definitely had higher MIQ values than the two other groups.

4.3.   To summarize: What was the marketing intelligence of the different groups?

To begin with, it would have been interesting for each of the questions analysed to compare the results of the "most successful" businessman with the results of the different groups. Such a "profile of the successful businessman/woman" could have given us indication on the type of marketing intelligence likely to lead to success in business. Nevertheless, the criteria used to discriminate the business group allow us to only put the business people in categories (SB, LSB) and not to establish a precise ranking of the degree of success. If such comparisons were to be made in the future, a better definition of the successfulness of people would have to be established that would permit to arrive at mere distinct categories.

Then, regarding the results of the questionnaire, no quantitative difference – understand as the number of answers given by the respondents to the questions - was established between the three groups for each particular question from the questionnaire and neither for most of the indicators (Z1, Z3a, Z4, Z4a and Z4b). Indeed the distributions of the three groups covered the same range of values and were very wide therefore indicating an important variability of the scores of respondents within each group.

The NB appeared to have higher Z3 scores (knowledge about customers) than the LSB group and higher Z2 scores (knowledge about market segments) than both the LSB and the SB group for the indicators.

On the synthetic MIQ calculator, the NB group had higher scores than the LSB and the SB group but no difference could be made between the LSB and the SB group.

Regarding the quality of the information provided by the three groups – understand as the type of information provided by the respondents – some differences existed between the three groups regarding the types of advertisement, the characteristics of eating places, the qualities of a successful entrepreneur or the strategies adopted to face increased competition which were certainly an effect of the MOVE training for the latest two.

Box 6 An intuitive understanding of the customer

> "An intuitive understanding of the customers, of what goes on in their mind is what makes a successful entrepreneur" (Badgi, *pers.comm.*)

Albeit no comparison could be establish between the different groups using qualitative methods of investigation, the NB group did reveal some understanding of marketing as a result of the training. Their answers and comments reflected strategies and tips about business they had learnt during the training sessions.

Then, by doing a market appraisal, the trainees got to know their customers better. They sampled the customers and would test their products (refer to modules 6, 7 and 10 of the training manual in Appendix XVI) as market research strategies (Kotler *et al.* 2002). Those two techniques provided them with both quantitative and qualitative information about the needs and wants of the customers since the sample represented a 10% of the population and given the nature of the questions asked to the sample (refer to module 6 of the training manual in Appendix XVI). What is more, given their proximity to the market – their potential customers would be their neighbours in the village- they could

gather a lot of information simply by observing around. The combination of those three market research strategies, while providing them with a sound understanding of the market would definitely be a factor in their success (Cornish,1997a and b; Kotler *et al.* 2002; Lackman *et al*. 2000, Dr Mr Subhas, pers,comm).

The existence of a wide variability of the scores of all the indicators for the NB group was relevant of the big variability of the knowledge about market of the trainees. This knowledge depended on their personal experience[10] and assessing how much of the marketing intelligence was due to the training and how much to other factors was very difficult to do. Indeed, no evaluation of their marketing intelligence had been done at the very beginning of the training, when they had not been delivered any concept of marketing that could be compared to the present evaluation. Next time, such an initial evaluation could be done.
This big variability could also be relevant of differences that could exist between in the rates of assimilation of the course of the different trainees or reflect the fact that some trainees would be more entrepreneurial than others and maybe more successful than others.

The training is meant to increase the marketing knowledge of the trainees but the research did not allow drawing conclusions regarding the effects of the training on the MIQ of the participants given time constraints. The MIQ of the trainees will have to be measured again after they run a few business cycles and compared to the initial MIQ in order to monitor their progress and judge the impact of the training.

No satisfying conclusion could be drawn regarding the fact that the questionnaire actually measured differences between the successful business people and the less successful ones as no difference could be established between those two groups. It did not permit to capture differences between groups and the validity of the method used to measure the marketing intelligence is therefore highly question. As a consequence of the above, the

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[10] Some of the trainees were involved in business activities given their family background

hypothesis that successful entrepreneurs have a higher MIQ than the less successful ones was rejected.

Chapter 5: Results and discussion – part two: reflection upon the process

5.1. Impact of MOVE on the Human capital[11] and the building of the capacities[12] of the trainees and the access to the market of the trainees?

5.1.1. Impact of MOVE on the human capital of the trainees

Box 7 Impact of MOVE on human capital

> "She's becoming intelligent" (M.'s mother)
>
> "Before she would not go outside alone" (M.'s mother)
>
> "Before we would not go to talk to foreign people" (FGD 2)
>
> "They will be exposed to all kinds of situation" (B.'s mother)
>
> "They (the trainees) get more confident"» (¨Patil)
>
> "In the training, we are very good but once I go back home, I forget everything" (women trainee reported by Patil)

While the training helped the NB group understand the market, they also increased their human capital by acquiring personal and practical skills.

The parents of the trainees and the trainees themselves noticed some positive changes du to the training. They also considered it as an opportunity to develop personal qualities/their human capital[13].

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[11] It could be argued that marketing intelligence is human capital but a distinction was made here between the acquisition of marketing intelligence which was one objective of the training and whose evaluation was the object of a research question and the other skills and knowledge the trainees acquired along the process

[12] Capacity building is a "dedication to the strengthening of economies, governments, institutions and individuals through education, training, mentoring, and the infusion of resources. Capacity building aims at developing secure, stable, and sustainable structures, systems and organizations, with a particular emphasis on using motivation and inspiration for people to improve their lives. It must be responsive to expressed needs of those to be served". Source: Russel C.Jones, (2007) in WFEO Committee on Capacity Building. International S&T initiatives for African development (2007).

The students had a lot of practical experiences during the training and were able to experiment the market by themselves. They went to talk to people, asked questions and bought and sold products, negotiated (refer to the different modules of the training manual in Appendix XVI). Therefore, there was no doubt that this interaction had a positive influence on them while developing their ability to communicate with others and increasing their self-confidence.

Most of the critics regarding programs about micro enterprise development and income generating activities for the poor are about providing them with the "know how" and "know who" necessary to evolve in the market (Ferrand *et al.* 2004). Indeed most of those programs did deliver skills trainings. But many of the skills trainings (Purushothaman, unpublished) were targeting technical skills, aimed at developing specific products. They did not provide poor people with the means to deal with the agents of the market: retailers, intermediaries and customers. In the Move training, the trainees would not only be helped to understand the market and therefore be able to identify market opportunities by themselves (refer to modules 4, 5, 6 and 7 of the training manual in Appendix XVI) but also, they would learn how to relate to the customer and the retailers and how to proceed to the different business procedures: buying, producing, promoting, selling, getting the customer feed-back to improve the product (refer to modules 8, 9 and 10 of the training manual in Appendix XVI).

On the other hand, experience from the previous rounds of Move[14] revealed that some groups of women did not go on with their activities because of internal problems of the groups. Some women would invest more than others in the activity and therefore, not everybody would find the dynamic within the group satisfying. An analysis of the situation revealed that the demand of the market was too small for such a big group (10 participants) to produce a single product. In fact, the market could absorb maybe the work of 3 or 4 people (BPF,

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[13] "Human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives" (DFID, 1999).
[14] At that time, MOVE was still being developed as a methodology and the implementing NGO in a learning process.

pers.comm.) and 10 producers were far too much for it. A better appraisal of the market would have helped them to adjust the production (in terms of number of people working in it) to the real demand and would have had to be monitored by the NGO for a better orientation of the women into different productions. When implementing the MOVE training at a bigger scale [15] and along with the appraisal of the market by the trainees, an independent appraisal by the organisation implementing it or by marketing consultants [16] would definitely avoid the risk of losses on a big scale.

5.1.2.   Impact of MOVE on Entrepreneurship development

Box 8 Impact of MOVE on entrepreneurship development

> "A weakness is that the major component of entrepreneurship development is not there. We have not totally incorporated it yet in Move" (M S Subhas)
>
> "Being entrepreneurial is a way of being. Can you teach people how to be entrepreneurial?" (Badgi)
>
> "One of the reasons why there is a drop in entrepreneurs conversion is because the moment they encounter a loss, they feel they should be out of business" (M S Subhas)

One important question about the Move training was its success into transforming ordinary people into entrepreneurs.

There was a difference between the women groups who undertook the MOVE training in the first rounds and the youth since the women decided to start their business in groups while part of the youth chose individual activities and part decided to set up a group enterprise. Therefore, if in the women groups, there were one or two entrepreneurial persons to give the initial impulse and start the business, it might have been enough for the others just to follow. In the case of

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[15] As is planned for 2000 youth in Karnataka and 24000 women in West Bengal in 2008.

[16] A major concern is that when replicating the MOVE training in every village, special care has to be taken to ensure that the analytical skills are present to conduct the all training and particularly a sensitive appraisal of the market. The NGO implementing the scheme is conscious of the issue.

the youth who decided to set up a group enterprise - and just as for the women groups, the impulse of one or two persons in the group might have been enough to encourage the others. Leaders could be identified in the group who would motivate the others to do proceed to the different tasks during the training. In the case of the youth who decided to carry out individual activities, it depended on each person to decide when to start and whatever amount of effort was necessary to invest into the training. This would definitely depend on the motivation and the entrepreneurial mind of each individual and while some trainees were ready at a point to start their activities, the others needed to be pushed a little bit or needed a financial help to go further. Some had other projects or finally changed their minds and gave up the training.

The question is: does it depend entirely on the individual to be entrepreneurial or is entrepreneurship something that can be taught? The answer is certainly somewhere in between.

Given their particular situation - being poor in the peri-urban area of Hubli-Dharwad, India - the youth who were targeted by the training did not have access to the same opportunities as youths living in the city, whose exposure to the market would definitely be bigger and to whom it would seem more natural to go and interact with people and traders. Even if their field of possibilities was expanding because of the proximity of the village to the city, the particular situation of the youth might not have permitted them to perceive it. Neither they might have imagined that they could access to the market and become entrepreneurs. The training did broaden their perspectives to some extent.

Indeed, the activities the trainees did during the training permit them to be exposed to the market, to understand it and to realise that it was possible for them to access it. It certainly nurtured some entrepreneurial capacities in them. But neither all the trainees would go at the same pace nor every one of them would be ready to take up a business by the time it was scheduled in the training program. Among other reasons which include financial capacity of the trainees, their interest in taking up a business, the support they could get from their

family or the percentage of entrepreneurs in the population at large[17], it is the entrepreneurial mind of each individual that was in question and how much the training could develop it. The training did include motivation modules during which they learn how to set up objectives, to work in group, to discuss and make decisions (refer to modules 1 and 2 of the training manual in Appendix XVI). just the same as some entrepreneurial programs designed for managers in the marketing world. The question is, were those modules enough to stimulate the entrepreneurial capacity of the trainees?

In addition to the particular aspects quoted above, those programs do deliver leadership, communication, self-confidence building, empowerment, control, assertiveness training, negotiation skills, personal effectiveness, personal organisation, and listening skills training[18]. Those aspects were missing in the modules of the MOVE training.

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[17] 10% of entrepreneurs in the general population were the figures that were employed by BPF during the field work. If applied to the target group 1,5 person out of the 14 trainees who attended the raining at the beginning of the field work was entrepreneurial.

[18] Some examples of those programs are available on the internet. Refer to the following:
abc training and development http://www.abctd.co.uk/startingout.htm ,
UK Training News http://www.trainingnews.co.uk/ or
Silicon Beach Training-Business Skills & Personal Development Training
http://www.siliconbeachtraining.co.uk/business_skills_training.htm

5.2.   Is it appropriate to prescribe market oriented livelihood opportunities for poor people?

5.2.1.   **Why would the poor adopt a market oriented strategy?**

Box 9 Adopting a market oriented approach

"If you start a business, you will face big problems. You will not sell" (Social worker in Mugad)

"Before, customers used to come and buy plastic pots in the village. They would also come to the "hotel". Now, with those plastic pots, potters do not sell anymore and customers have disappeared" ("hotel" owner Mugad)

"Any government programme should start with market understanding and not skills training" (Halakati)

"The Indian economy has changed and small producers can no longer compete with big people. Only if you are market oriented and provide flexibility to move laterally it will make sense (…) the rate of success of these entrepreneurs will be very high when they are market oriented" (M S Subhas)

Compared to other income generating activities (potters, basket makers), Move is market centred, trainees are trained to understand the market properly and design their activities to fit the demand of the market. It differs from most of the traditional approaches adopted by governments that targeted skills training on specific products and failed to fit the demand of the market. While being market oriented, in the MOVE methodology, trainees stay attentive to the market and keep pace with it (refer to page 2 and 3 of the training manual in Appendix XVI).

The peri-urban interface is a changing environment and innovations continuously infiltrate from the city. As an example when plastic pots for water collection appeared on the market, they simply over flooded it at the expenses of the traditional clay pots which were much heavier and less durable. As a consequence, not only potters had heavy losses in their business but also the

people in the village whose income relied importantly on the customers coming from outside to buy clay pots in the village.

To keep and increase their customer base, the MOVE trained entrepreneurs will have to constantly be attentive to the market and always on the track for innovation.

Nevertheless, how viable is it to constantly adjust to the customers and to how many customers can you adjust to and especially when you are a peri-urban poor with limited financial resources[19]?

Box 10 Scaling up the business

"They need 10 customers to survive" (Purushothaman, *pers. comm*).

What scale are we talking about? Supposing that the trainees are successful in running the first rounds of their business and increase their profit as they go along, they will be able to progressively increase their customer basis and expand their business. Given their vulnerability there is little chance for error in the first stages and some good management decisions will have to be taken once the market information is there.

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[19] Regarding this aspect, MOVE was previously implemented with self-helped groups of women who would act as safety nets and provide the collaterals women needed to borrow from the bank. But once again, how financially strong should a self-help group be to prevent eventual losses due to bad management decisions? What more it has to be reminded that the youth were not part of self-helped groups and relied on their parents (who were in great majority part of self-helped groups) financially.

5.2.2. What is the scope for the peri-urban poor in terms of market opportunities?

Box 11 Market opportunities for the peri-urban poor

> "They have no assets because they are poor people. In the market, they will find valuable opportunities. They don't need the assets" (Purushothaman)
>
> "In a growing economy like India, with so much service sector opening up, there are only solutions for rural economy" (M S Subhas)
>
> "The first thing is to favour micro enterprise development. Then you have to provide a supportive environment for enterprise development creating "filières". Provide business support through private sector development" (Badgi)

The service sector is opening up in India as showed in economic analyses that were conducted in the recent years. Nevertheless, this growth needs to be accompanied by the development of infrastructures that facilitate the implementation of new businesses and support then (Tacoli, 2002 and 2006; Shaw 2004).

Women trained with Move did not benefit from any kind of support from any institution or from the state and relied mainly on the social and financial capital they had access to by being part of a self-help group. The self-help group acted as a guarantee that permitted them to take credits from the bank. Setting up self-help groups is the methodology that has been adopted in community development in India since the 1980s. NGO mediated self-help groups in Hubli-Dharwad were found to have a significant impact on social, human and financial capital of the self-help group members (Brook, 2008 in press). Those outcomes provide with a good hope for the self-sufficiency of such community based groups in the long term. But this rises of the scale of production the trainees will achieve while starting their new enterprise. Indeed, the activities that the first groups of women developed (powder soap) remained quite marginal with little levels of production[20] . In the same way that operating micro-credit schemes in small villages generate high transaction costs, at this level of production, any

---

[20] Their products were distributed mainly in the village and in a smaller proportion, in the surrounding villages

support from any institution or the self-help group (Brook, *pers*.comm) will also be achieved at a cost level that is not viable on the longer term. Therefore, while orienting the new trainees towards the service sector, would it be realistic/feasible to think of creating such a supportive environment for the newly Move trained enterprises? Unless there would be a clear volunteer from the government to work in that sense, individuals would have to rely on themselves, on the connections they can establish via their informal networks[21] to make the difference. The setting up of federations of sangha made up of volunteers could be an important way of remediation to this situation/ to palliate the deficiencies of the state (Brook, *pers. Comm.).*

Box 12 MOVE in the peri-urban

"How do they market their products? Some linkages have to be established with other groups, with the neighbouring villages" (Patil)

"Forget about products - the market is saturated – and focus on services, information services is crucial for community development" (Badgi)

"Move works more effectively for peri-urban villages because it focuses on the service sector and access to services is more possible in the peri-urban. You might have a ripple effect, the first ripple effect will be felt in the peri-urban, and the second ripple effect will be felt in the distant villages. That's the possibility" (M S Subhas)

5.3. Business training for micro-enterprise development: meeting the needs of people

In this section the expectations, wants and worries expressed by the trainees (NB group) and their parents regarding the training and its possible outcomes were examined. The possibilities of people in term of participation to the training and to the future financing of their start enterprise was also briefly examined (was done briefly since and very qualitatively due to time limitations).

---

[21] A first step for the new entrepreneurs towards the establishment of linkages is the initial connection they make with the supplier providing the mediation of the community organiser for some of them.

5.3.1. Does Move meet the needs and possibilities of people in terms of…

5.3.1.1. Adequacy to their time table?

The possibility for the girls to take part in the training was made difficult by their situation within the household. In the village, most of them assist their mother to carry out the household tasks (water collection, firewood collection, preparing the food) or even replace them when they have waged work and spend the day out. There was one case of a girl giving up the training because she had to stay at home to attend the customers in the family shop in the evening while her sister (who would normally run the shop during the day) would take care of her little children and prepare the dinner. The schedule of the training sessions was changed once to fit the availability of the maximum number of people but not everyone was satisfied with the timing. Some of the mothers mentioned replacing their daughters in their tasks in order to allow their daughters to attend the training sessions, on the days the training sessions were held. One trainee finally could join the group when her sister-law came to live in her house and relieved her from some household tasks.

5.3.1.2. Their financial status and the amount of risks they can take?

Possible financial contributions from the families

Box 13 Possible financial contributions from the families

> "A small investment will not be beneficial" (B.'s father)
>
> "Basu will not go for business (…) there is too much competition, it is not good for us and for others (…) it's not profitable enough" (B.'s father).
>
> "We will not pay for that. He does not know about business" (J.'s mother)
>
> "He will not start any business. Without money, you can't start any business" (N.'s mother)

The NGO participated financially in the program by providing the training sessions, the place for the people to train and the materials necessary for the realisation of the course. But once, the trainees had decided on the type of activity they would carry out, they had to finance it themselves. This financial participation was felt to be difficult for most of the participants as the targeted families were poor and very poor families[22]. To persuade the parents to agree to finance their children often necessitated the NGO community organisers to convince them. In the end some parents reached a compromise where they helped their children to start their business by purchasing the material necessary for them to carry out their activities. The most common way they thought of doing it was by taking loans from the bank or from the self-help groups they belonged to. Nevertheless, some families had a more difficult situation than others and investing in a business activity represented an unacceptable degree of risk. Therefore, some parents would not consider financing their children thinking it was too risky and not beneficial enough or because they could not afford it.

Risks

Box 14 Lack of safety nets

"That's another failure that we have… We do not have an insurance fund in Move (…) for disasters like chinkungunya[23] which wiped away their capital (women self-helped group)…, we could not provide any pendent" (M S Subhas)

"Our main worry is if there is a loss after we start. What to do? Will we get support from you" (FGD 1)

---

[22] The wealth ranking of the households in the villages around Hubli-Dharwad characterized the poor as owning below 3 acres of land; being agricultural labourers or factory workers. The very poor are landless, do not always live in their own homes, lack assets and are agricultural labourers (Brook *et al.*, 63: 2003).

[23] In the previous round of Move, a group of women and their families was deeply affected by the chinkungunya (disease). The women could not go to work; they had difficulties carrying on with their daily activities. They lost everything, not only the business they had started but also the income they had from their other livelihoods. They could not revolve the credit the self-help group had made with the bank and like in a vicious circle could not start their activity again until they finish revolving money to the bank and have another credit. Such accidents can happen anytime and without any insurance fund, people are highly put at risk. (source: Focus Group Discussion with women)

The financial situation of many families made it difficult for them to consider their children starting up a business. The amount of risk it represented was enormous considering that despite the fact that they were trained and the methodology that was used, people were not protected from having important losses at the beginning. In fact, in a normal situation, it takes an entrepreneur a few business cycles and losses before being successful and starting to make a profit (M S Subhas, *pers. Comm.)* Entrepreneurs start learning from their errors before achieving success but in a family which does not have a tradition of business, those aspects might be ignored and the risk is that people might be discouraged after the first losses and never try again to run a business (Dr M S Subhas, *pers. Comm.).*

The problem is that poor people with so few assets do not have the capacity to bear successive losses before they succeed and the amount of risk that investing in a business activity represents is very important.

Box 15 Worries about potential initial looses

> "Hiramma's parents can support her. Me, if I lose money, it will affect me deeply. I can't have losses" (FGD1).

Some mechanisms have to be put in place to prevent them from being too vulnerable like some form of participatory insurance scheme.

5.3.1.3. Their learning capacities?

Box 16 Adjusting trainings to the capacities of the beneficiaries

> "In those trainings (trainings organised by the governments), those who already have some skills will succeed, the others will not" (Social worker in Mugad)
>
> « Computer training programs (programs from the government implemented via the Gram Pamchayat) last 3 months. In 3 month, students from the village will only be able to recognise the keypad. They will get a certificate from the course but will not be employed. They need more time to learn" (social worker Mugad)

Many skills training programs or micro enterprise development programs, often only benefit the better well-off or the people who are better educated and can go ahead. Move helped to circumvent that situation since it was initially specifically designed to target asset less, illiterate women. The adhesion of women to the training in the first and the second round testified to a point of the adequacy of the training to the clients. Then the NGO implementing the program decided to work with self-help groups of women for the security that those structures provide to the women in terms of financial support but also emulation, mutuality, reciprocity. Self-helped groups developed themselves in India from 1986 and have been adopted in the approach to development for the benefits and efficiency they are characteristic of . In the case of the youth, the problem of illiteracy did not occur since all the youth had been to school or were still at school. Therefore, some modules of the manual were delivered in a slightly different way than they were with the women. Nevertheless, the community organisers would regularly explain *de novo* the lectures that were delivered by the management teacher as they were not always understood at the first shot.

5.3.2. What were people's expectations about the Move training?

The training was seen by the parents as an opportunity for their children to improve the quality of their life in the future while:

- o Opening up their opportunities through the acquisition of knowledge

Box 17 Knowledge acquisition through the training

> "If she can learn something, it's better for her life", "she has stopped her education at 8th standard, let her go to the training" (B.'s mother).

- o Improving their economic situation through self-employment

Box 18 Self-employment generation

> "She will be self-employed which will help her in her future life as she will earn some money" (B.'s mother).

- o Allowing them (particularly for the women) to reconcile the family life and the generation of income while they would run their business from home

Box 19 Reconciliation of family life with income generating activities

> "While she will be self-employed, she will be able to work and attend her household tasks at the same time, which is not possible when you are employed since you have to go outside" (B's mother)

- o Increasing the independence (economic but also in terms of self-confidence and power) from the husband in the case of Muslim girls

Box 20 Independence aquisition

> "I have suffered everything, let my child learn and be independent from her husband"(Sahin's mother)

In general, the parents of the female youths who were undergoing the training had quite a positive attitude regarding the training. They were found to be supportive and had good expectations about the training. This positive attitude and their cooperation were found important for the training to be carried out.

On the other hand, the parents of the male youths did not have exactly the same kind of expectations and tended to think that it would be better for their children to get a waged job.

Box 21 Going for a waged job rather than for business

> "We want him to have a job" (B.'s father)
>
> "If he gets an employment, then go ahead" and setting up a business was considered as a second option for both the parents and the boys (J's mother)

Conflicts as "negative expectations" (projection or suspicion of future negative results of a present action) were seen by the parents of one of the boys as likely to happen if their child took up a business.

Box 22 Possible arising conflicts

> "This business (egg-rice selling) will not go well in the village and if it goes well, there will be competitors and people will start fighting" (J's mother)

The possibility of conflicts arising from the future entrance of competitors on the market could not really be assessed during the field work as it was not the main focus of the research. Neither was it possible to determinate if it partly discouraged some of the trainees to carry on with the training and start their business. Nevertheless, common sense would suggest that conflicts within the community would arise if trainees were to compete with already existing businesses. Five of the girls chose to start a tailoring shop. Because it was their willingness to do so and because the NGO respected this choice, it did not oppose to. What more, in this specific case, the girls were going to be married in a short time and would leave the community. If they would not have, then they would have entered a market – the tailoring market- which was, to the opinion of the researcher, already saturated.

The participatory market appraisal (refer to module 7 of the training manual Appendix XVI) that was conducted by the trainees did stimulate some reaction from the competition who immediately decided to offer more choice to her customers. In the context of such a small market place as Mugad or Mandihal,

business people might have developed strategies to capture the few resources in terms of purchasing power. Therefore they might be very careful about competitors and maybe not really willing to accept new comers.

Box 23 Divergence of interests

> "You should not insist on us doing business. You should tell us about employments. You should not restrict it to business training" (FGD 2, boys).

The male youths who were still part of the groups at the time the researcher went to the village affirmed their disinterest in taking up a business immediately and their desire to take up a job. However, they felt they had learnt a lot from the training and that they could always start up a business anytime they felt like. They were misled or misled themselves in thinking that taking part to the training would ensure them a job. There was a different attitude between the boys and girls regarding the training and in general, the girls seemed to be more interested in the training than the boys. They would also be more regular in attendance than them. It could be partially due to the cultural context in which they evolved and would allow them less freedom than the boys to take up a job but this assertion should be taken with precaution since some female youths and women from the village would definitely go to work in the city. Previous experience with women's self-help groups seemed to confirm this fact (refer to Box 25 below).

Box 24 Does the gender influence in the type of income generating activities of the peri-urban poor ?

> "Experience from the previous self-help groups revealed that nearly all male Self helped groups have ceased operating but all the women's have continued. Could it be that women are interested in small businesses that allow them to work from home (cottage industry), while generally men prefer waged employment?" (Brook, *pers. Comm..)*

The interest of some of the girls in the training was not immediate.

Box 25 Rising interest in the training

> "Earlier, the training was boring. But the middle of it and at the end, it got interesting. We started meeting new people which we would not have otherwise. We were wondering when it would finish" (FGD 3)

But by the time the focus group discussion was held some of them were ready to start up their business and the others had the agreement of their parents for financing their activity and hey were quite existed about it.

The turnover of youth in the group was very important factor along the training. From 40 people who applied to take part in the training at the initial meeting in November, there were only 15 participants when the researcher went to the field work in June the following year and 10 by the end of the field work two months later. Some people dropped out and went for jobs in the city and the initial database gathering information about the trainees revealed that many of them were willing to take up a job. A girl from the group of 15 participants and who had stopped going to the school decided to retake her studies. Some others simply stopped without the reason being clearly established[24].

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[24] The time allocated to the field work did not allow the researcher to investigate further in that direction.

Chapter 6: Conclusion and recommendations

The research demonstrated an impact of MOVE on the marketing intelligence of the trainees. The Marketing Intelligence Quotient of the Non Business group was higher than the one of the two other groups and both in the quantitative and qualitative analysis, the trainees clearly demonstrated understanding of basic marketing principles. An increase in their human capital was felt through an increase of their self-confidence as well as in their ability to communicate. The training provided them with the "know-how" and "know-who" that will allow them to efficiently establish business relations start up a micro-enterprise activity. Nevertheless, some aspect in terms of entrepreneurship development were found missing in the training and will need to be reinforced in the future.

The female youths and their parents were found to be quite supportive of the training and its possible outcomes while the male youths and their parents were not. Those two groups revealed divergent objectives in taking part to the training as well as different expectations regarding its possible outcomes. Here there is scope for further thought about the groups to target in the future implementation of MOVE.

Major concern was the capacity of the target group to have the capacities to take part in the training and start up a micro enterprise. The youth did not benefit as did the women from being in a self-help group that could provided them with the financial capacity to engage in a business activity. They mainly relied on their parents to start up their micro enterprise and the convincing of their parents was an additional step that had to be taken in the process. Then, the risk of failure of the MOVE trained entrepreneurs in their first business cycles or the possibility of disasters occurring to them is not to be ignored. Even if they benefit from some sort of financial safety net provided by the self-help group, their capacity to resist to shocks is rather limited given their degree of vulnerability. In the case that disasters occur, insurances funds should be implemented to ensure the MOVE trained entrepreneurs to be able to recover and go on with their business activity.

The market oriented approach which is the fundament of the training should help them develop the capacity to react to a changing market as demonstrated in previous experience with the first women self-help groups who followed the MOVE training. Nevertheless, no formal evaluation of the impact of the MOVE training has been done that permitted to draw clear cut conclusions about the latest. Neither did the stage at which the trainees were in the training. Such an evaluation is needed to learn from previous errors and correct them in the further up scaling phase of MOVE.

The research did not permit to establish a link between the degree of marketing intelligence of entrepreneurs and their likeliness to be successful. The tool that was developed to assess the marketing intelligence of the different groups of the study did not reveal differences between the two business groups regarding the components of the MIQ and the MIQ itself. Therefore, this tool was not totally satisfying to address this particular point. What is more, some limitations were addressed regarding the administration of the questionnaire to the target groups. The method was quite time taking and complicated to implement. In order to conduct further evaluation of the impact of MOVE on the marketing intelligence of the trainees at a bigger scale, a shorter and easier to handle tool will have to be developed.

Even if not clearly demonstrated in the research, the possibility of arising conflicts in the community due to increase competition and following the implementation of the MOVE training is not to be ignored. Neither does the possibility of the MOVE trained entrepreneurs entering an already saturated market or the possibility of leading to market saturation in the case of misevaluation of the market capacity. Therefore, careful - and independent from the trainees market appraisal should be realized by the implementing organization in order to better orientate the trainees.

Regarding the upscaling of MOVE, a general concern is the high risk of loosing quality while replicating the scheme on a bigger scale. Indeed, the quality of the deliverance of the course is highly dependant of the degree of understanding of

business principles and of the analytic capacities (of the market) of the trainer himself. Therefore careful attention will have to be given to ensure that both this understanding and those analytic capacities are present at the different stages of the upscaling phase.

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Chapter 8: Appendices

Appendix I : Baseline Market Knowledge

Full name: **Date:**

Age:
Education:
Occupation:
Cast:
Religion:
Belonging to MOVE (Y/N):
Belonging to sanghas:

A. Identifying the market segments

1. Where are all the places you can eat lunch (uta)?

2. What prices can you have uta for?

3. What other type of food can you have in those places?

4. What kind of client eats in each place (describe the customer in terms of income, age, occupation)?

Place	Lunch (uta)	Price	Customer (types)

5. What do you think about those places (the places the informant mentioned in question 1)?

Place	Characteristics of the place identified

6. (Show her/him the picture of the Mandar hotel)

What kind of price this hotel will serve tea at?

_____

B. Understanding advertisement

7. What kind of advertisement does each one of these places *(place the informant mentioned in 1)?*

Place	Advertisement (description)

8. *(Give the informant the advertisements   )*

(1) (2) (3) (4)

    a. Which one do you prefer? _____

    b. What do you like about it?

       _____

       _____

_____

_____

      c.   What don't you like about it?

_____

_____

_____

C. Setting up a business

9. Please describe a food place that you would set up in Mugad:

a. Location:	
b. Physical set up (facilities offered to the client):	
c. Type of clients:	
d. Food served:	
e. Price range:	

10. What would be the cost for it and what would be your profit?

a. Cost of the set up (fixed capital):	
b. Cost of your supply (running capital):	
c. Sales:	
d. Profit:	

D. Identifying services

11. Identification of services

    a. What types of services would do well in Mugad?

_____

    b. What types of services would do well in Dharwad?

_____

12.

    a. Among those three services - stationery shop, clothes shop, food shop - which one sells more?

        _____

    b. Why do you think that one sells more?

_____

E. Understanding the customers

13. *(Show the pictures of the different types of customers)* How much do you think they will spend to buy a lunch?

Customer	Price they would pay for a lunch
1	
2	
3	
4	
5	

14. *(Show the customers and the pictures if the two places).* Do you think they would come and eat in those places? Why?

	A	B KAMAT HOTEL	C	D	E
1					
2					
3					
4					
5					

15. *(Show the same clients)* Would they go and have their hair cut in those places? Why?

	F	G	H
1			
2			
3			
4			
5			

F. Skills

16. You're setting up a hotel

    a.   What people would you hire to work in your hotel?

    b.   What skills will you look for each position?

Positions	Associated skills

17. *(Show the pictures of the five hotels)*

    a.   How many cooks would you need for each hotel?

    b.   What skills would this cook have in each hotel?

	Number of staff needed	Skills
E		
D		
C		
B		
A		

18. What are the qualities of a successful entrepreneur?

_____
_____
_____
_____

G. Competitors

19. What are the different services available in Mugad?

_____
_____
_____

20. *(Choose one service done by more than one person in Mugad even if the respondent did not mentioned it)*
If the respondent did not mention the service, indicate here the name of this service:_____

      a. How many people are selling this service in Mugad?

        _____

      b. Do they provide the same quality of service? (Y/N)

        _____

      c. If not, what are the differences between them?

        _____
        _____
        _____
        _____

      d. Do you think that the demand for this service will increase of decrease in the future?

        _____
        _____

21. Let's suppose you are one person selling this service.

      a. What would you do to face an increased demand of this service?

_____
_____
_____
_____
_____
_____

      b. What would you do if your customers decided to go and see another vendor standing right next by your door?

_____
_____

Appendix II : MIQ calculation

The information categories that the MIQ addresses are the following:

Products
Market segments
Customers
Advertisement
Competitors
Skills

A/ Products

(A2) Number of eatables identified (3)[25]   _____ (number)
(A3) Identification of different prices (2)   Yes   No
(A4) Categories of prices identified   (2)   _____ (number)
(A5) Range of prices given by the informant (2)   _____ (number)

$Z1 = (A2/A2i*10) + (A4/A4i*5) + (A5/A5i*5)$

A2i: maximum number of eatables identified by the whole class
A4i: maximum number of categories of prices identified
A5i: maximum range given by the informants

B/ Market segments

(B1) Identification (1)   Yes   No
(B2) Categories of hotels identified (1)   _____ (number)
(B3) Characteristics of the hotels identified (5)   Yes   No
(B4) Number of dimensions (5)   _____
(B5) Price of tea (6)

$Z = (B2/B2i*5) + (B4/B4i*5) + (B5*5)$

B2i: Maximum number of categories of hotels identified by the whole class
B4i: Maximum characteristics identified by the whole class
B5: Coefficient affected to price of tea at the Mandar Hotel[26]

C/ Customer
(C1) Customers identified (4)   Yes   No
(C2) Categories of customers identified (4)   _____
(number)

$Z3 = (C2/C2i *20)$

---

[25] The numbers in brackets refer to the original questions in the questionnaire
[26] This coefficient was given by the equation $B5 = 5/3\ a - 5$ when the price of tea (a) was inferior to Rs 6 (real price of tea at the Mandar Hotel) and by the equation
$B5 = - 5/19\ a + 125/19$ when the price of tea was superior to Rs 6.

D/ Advertisement

(D1) Characteristics of the advertisements identified (7)   Yes   No
(D2) Number of dimensions (7)   _____
(D3) Specifications given to the dimensions (7)   Yes   No
(D4) Number of specifications (7)
(D5) Number of characteristics identified (8)

Z3a = (D2/D2i *2,5) + (D5/D5i*2,5)

E/ Competitors

(E1) No of competitors (19a)   _____
(E2) Distinction between competing services (19b)   Yes   No
(E3) Number of differences observed (19c)   _____
(E4) Number of strategies adopted to face competition (22b)

Z4 = (E3/E3i*7) + (E4/E4i*8)

E3i: Maximum number of differences by the class for the same kind of services

E4i: Maximum number of strategies adopted by the whole class

F/ Setting up a business

(F1) Number of strategies adopted to answer an increase of the demand _____

Z4a = (F1/F1i) *10

G/ Entrepreneurial Qualities

(G1) Qualities mentioned (18)   Yes   No
(G2) No of qualities mentioned (19)   _____ (number)

Z4b = (G2/G2i) *15

MIQ = Z1 + Z2 + Z3 + Z3a + Z4 + Z4a + Z4b

Appendix III : Codebook for the quantitative data

Variable Number	Variable Name	Variable Label	Values
1	AgeGp	Age Group	1 = Up to 20 2 = 21 to 40 3 = 41 and more
2	Educ	Education	1 = Up to 10th 2 = BA 3 = PUC 4 = Others 5 = None
3	BusActiv	Business Activity	1 = Grocery 2 = Barber 3 = Transport 4 = Tailoring 5 = Milling and Pounding 6 = Agricultural Services 7 = Milk Selling 8 = Photography 9 = Marriage decorating 10 = Grocery and Transport 11 = Panshop 12 = Basket Making 13 = Tailoring and Jewellery
4	Busgp	Business Group	NB = Non Business SB = Successful Business LSB = Less Successful Business
5	CatHotBH	Category of hotel identified: Big Hotel	0 = non identified 1 = identified
6	CatHotMH	Category of hotel identified: Medium Hotel	0 = non identified 1 = identified
7	CatHotSH	Category of hotel identified: Small Hotel	0 = non identified 1 = identified
8	CatHotKH	Category of hotel identified: Khanavali	0 = non identified 1 = identified
9	CatHotFF	Category of hotel	0 = non identified

		identified: Fast Food	1 = identified
10	NuCatHot	Number of categories of hotel identified	1 to 5
11	LowPri	Lowest Price given	Respondents convenience (2 to 20)
12	HighPri	Highest price given	2 to 50
13	NuCatPri	Number of Categories of Prices given	1 to 6
14	RangPri	Range of Prices given	Respondents convenience (0 to 35)
15	Nufoodit	Number of Food Items identified	Respondents convenience (0 to 12)
16	NuTypCus	Number of Types of Customers identified	Respondents convenience (1 to 13)
17	ChaHotQS	Characteristic of the Hotel identified: Quality of the Service	0 = non identified 1 = identified
18	ChaHotAt	Characteristic of the Hotel identified: Atmosphere	0 = non identified 1 = identified
19	ChaHotCD	Characteristic of the Hotel identified: Customer Delight	0 = non identified 1 = identified
20	ChaHotCo	Characteristic of the Hotel identified: Cost	0 = non identified 1 = identified
21	ChaHotAc	Characteristic of the Hotel identified: Access	0 = non identified 1 = identified
22	ChaHotOc	Characteristic of the Hotel identified: Occasional	0 = non identified 1 = identified
23	ChaHotPS	Characteristic of the Hotel identified: Physical Set Up	0 = non identified 1 = identified
24	ChaHotCh	Characteristic of the Hotel	0 = non identified 1 = identified

		identified: Choice	
25	NuChaHot	Number of Categories of Hotel identified	0 to 8
26	TeaPriPt	Point given to the Tea Price	0 to 5
27	AdTypHo	Type of Advertisement identified: Hoarding	0 = non identified 1 = identified
28	AdTypPre	Type of Advertisement identified: Press	0 = non identified 1 = identified
29	AdTypPoS	Type of Advertisement identified: Point of Sale	0 = non identified 1 = identified
30	AdTypPI	Type of Advertisement identified: Paper Insert	0 = non identified 1 = identified
31	AdTypWoM	Type of Advertisement identified: Word of Mouth	0 = non identified 1 = identified
32	AdTypTV	Type of Advertisement identified: Television	0 = non identified 1 = identified
33	AdTypRa	Type of Advertisement identified: Radio	0 = non identified 1 = identified
34	NuAdTyp	Number of Types of Advertisement identified	1 to 7
35	EntQuCo	Qualities of a successful Entrepreneur identified: Communication	0 = non identified 1 = identified
36	EntQuFS	Qualities of a successful Entrepreneur identified:Financial Strenght	0 = non identified 1 = identified
37	EntQuMO	Qualities of a successful Entrepreneur identified: Market	0 = non identified 1 = identified

		Oriented	
38	EntQuCR	Qualities of a successful Entrepreneur identified: Customer Relations	0 = non identified 1 = identified
39	EntQuMP	Qualities of a successful Entrepreneur identified: Management Practices	0 = non identified 1 = identified
40	EntQuLea	Qualities of a successful Entrepreneur identified: Leadership	0 = non identified 1 = identified
41	EntQuOt	Qualities of a successful Entrepreneur identified: Others	0 = non identified 1 = identified
42	NuEnQu	Number of Entrepreneurial Qualities identified	0 to 7
43	ComDifQt	Differences between Competitors: Quantity	0 = non identified 1 = identified
44	ComDifQl	Differences between Competitors: Quality	0 = non identified 1 = identified
45	ComDifPr	Differences between Competitors: Price	0 = non identified 1 = identified
46	ComDifSp	Differences between Competitors: Speed	0 = non identified 1 = identified
47	ComDifVa	Differences between Competitors: Variety	0 = non identified 1 = identified
48	ComDifCR	Differences between Competitors: Customer Relations	0 = non identified 1 = identified
49	ComDifOt	Differences	0 = non identified

		between Competitors: Others	1 = identified
50	NuComDif	Number of Differences between Competitors:	1 to 7
51	NuAnInDe	Number of Answers to an Increased Demand	1 to 3
52	AnCoStFa	Answer adopted to face the Competition: Faster	0 = non adopted 1 = adopted
53	AnCoStBe	Answer adopted to face Competition: Better	0 = non adopted 1 = adopted
54	AnCoStCh	Answer adopted to face Competition: Cheaper	0 = non adopted 1 = adopted
55	AnCoStCR	Answer adopted to face Competition: Customer Relation	0 = non adopted 1 = adopted
56	NoAnToCo	Answer adopted to face Competition: No Answer	0 = non adopted 1 = adopted
57	NuAnCoSt	Number of Answers adopted to face Competition	1 to 5
58	UCA	Understanding Customer A	Respondents convenience
59	UCB	Understanding Customer B	Respondents convenience
60	UCC	Understanding Customer C	Respondents convenience
61	UCD	Understanding Customer D	Respondents convenience
62	UCE	Understanding Customer E	Respondents convenience
63	PSUMIN	Physical Set up Minimum	0 = No 1 = Yes
64	PSUDW	Physical Set up Drinking Water	0 = No 1 = Yes
65	PSUEX	Physical Set up Extra	0 = No 1 = Yes
66	PSUATM	Physical Set up Atmosphere	0 = No 1 = Yes
67	PSUFAC	Physical Set up	0 = No

		Facilities	1 = Yes
68	PSUSC	Physical Set up Service to the Customer	0 = No 1 = Yes
69	PSUMED	Physical Set up Media	0 = No 1 = Yes
70	PSUEK	Physical Set up Equipped Kitchen	0 = No 1 = Yes
71	PSUDE	Physical Set up Decoration	0 = No 1 = Yes
72	Z1	Knowledge about Products	0 to 20
73	Z2	Knowledge about Market Segments	0 to 15
74	Z3	Knowledge about Customers	0 to 20
75	Z3a	Knowledge about Advertisement	0 to 5
76	Z4	Knowledge about Competitors	0 to 15
77	Z4a	Setting Up a Business	0 to 10
78	Z4b	Entrepreneurial Qualities	0 to 15
79	**MIQ**	**Marketing Intelligence Quotient**	**0 to 100**

Appendix IV : Business information

Name: Date:
Age: Interviewer:
Gender:
Cast:
Religion:
Number of family members:
Village:

1. General information about the business activity

   a. Nature of the business activity?
      _____

   b. For how long have you been running the business?
      _____

   c. Number of people in the household involved in the business
      _____

   d. Income and expenses of the household

Monthly income of the household	Monthly expenses of the household	Monthly expenses on groceries

   e. Sales and profit of the business

Daily sales	Daily profit	What do you use this income for?

   f. How much did you spend to set up your business?
      _____

2. Assets

Asset	Quantity
Land (Y/N) and quantity	
Livestock	
House (rented/owned)	
Kitchen	

(gas/ firewood)	
Bicycle	
Motorcycle	
Vehicle	
TV	
DVD player	
Radio	
Landline	
Mobil phone	

a. Changes to the business since it was created?

  i. Did you make any changes to your business since it was created? Y / N *(if yes, proceed to question ii and iii)*

  ii. What changes?

  _____
  _____

  iii. Why did you make those changes?

  _____
  _____

b. Did your clientele increase or decrease since you created your business? Why?

  _____
  _____

c. Can you improve your business much more? (Y/N)
  _____

  i. How/ why?

  _____
  _____

d. Do you consider that your business is successful? (Y/N)
  _____

  i. Why?

  _____
  _____

Appendix V : Focus Group Discussion with the youth

Date:
Members of the group:
Translator:
Code:

Product

1. *(Show the picture of Mandar Hotel).*
2. How much (as a group) do you think would be the price of tea? (Group dynamic, who agrees, who does not and why)?
3. Why do you think this would be the price? Could it be more? / Could it be less? (Do they speak about the type of customers who go to the hotel?)

Profit

4. What would you do to increase the profit of your business? *(Strategy). (Everyone gives his/her opinion according to the type of business they want to establish).*

Identification of services

5. What services run well in Dharwad that would not in Mugad? Why?
6. What services from Dharwad do you think you could introduce in Mugad? Who will be the customers? How much would they be willing to pay for it?
7. What kind of skills would they require?

Customers

8. *(Show the pictures of the customers).* For your particular business, who do you think will be your customers?
9. How much would you charge her/him?
10. How much is she/he willing to pay?
11. What do you think will make them buy from you?

Advertisement

12. Do you think it is important to advertise your business? Why?
13. Can you draw an advertisement for your business? Can you comment it?
14. What do you think is important in an advertisement to attract your customer?
15. Why have you drawn it the way you did? How much it may cost you if you were to do it?

<center>Setting up your business</center>

16. How much do you think you could rise to start up your own business? How would you do to rise up those funds? How much would you take from each one? *(Family, bank…).*
17. Do you feel that you could start your own business now? Why, why not?
18. What would prevent you to start up your business? Difficulties? *(apart from credit)*
19. You have been on exposure visits and seen different services-mobile electrician, plumber, mason, cycle repairs, beauty parlor, hair cutter etc. What do you think about doing one of these jobs? Would you be interested in doing one of these?
20. Do you think you could have chosen one of these activities and implement it after MOVE training? Why/ Why not

<center>Move</center>

21. What did you like about the training? *(Ranking, drawing)*
22. What did not you like about it? *(Ranking, drawing)*
23. Do you think you are ready to take up a business after the training or would you need something more? If you were the teacher, how would you design your course?
24. The training is to be done with 2000 other youth in Karnataka. What would you do to improve it and for the other youth to benefit from it a maximum?

Appendix VI : Semi-structured interview with the parents

Date:
Name of the informant:
Translator:
Code:

1. You know that your child is undergoing the Move Training. Can you tell me what you think this training is about?

2. Do you think that your child is learning something in this training? What do you think he/she is learning?

3. Did you initially agree with your child taking part in the training? Why/why not? What about now?

4. Do you think it is important that your child take part in this training? Why/why not?

5. Do you think you supported your child during the training? If yes how? If no, why?

6. Do you know whether your child has decided to take up a business? If yes, what business?

7. Do you think he/she can start a business now? Why? Why not?

8. Do you agree with your child starting a business now? If yes, what kind of support are you ready to give him/her?

9. What do you want for your child in the future? Do you plan him/her to pursue his/her education?

Appendix VII : Codebook for the qualitative data

A/ Training
    1/ Market intelligence (understanding the market)
    2/ Approach
        a/ Entrepreneurship development
        b/ Focus of the approach
        c/ Capacity of the market
        d/ Capacity building
        e/ Success rate
    3/ Implementation
        a/ Method (Who, what, how?)
        b/ Assimilation of the training (by the trainees and the trainers)
        c/ Motivation

B/ Meeting the needs of people
    1/ Target
        a/ Interest
        b/ Incentive
        c/ Gender and cultural aspects
        d/ Selection of participants
        e/ Convenience
        f/ People's understanding of the aim of the training
    2/ Possibilities of people
        a/ Assets
        b/ Risk
        c/ Safety net
        d/ Collaterals
        e/ Commitment
        f/ Family support
    3/ Expectations
        a/ Conflict
        b/ Independence
        c/ Conciliating income generation and family life
        d/ Culture
        e/ Changes
        h/ Income opportunities

C/ Prospects of the training
    1/ Up scaling
    2/ Monitoring
    3/ Duplication
    4/ Outreach
        a/ Gender and culture
        b/ Economic outcomes
        c/ Entrepreneurial mind
    5/ Developing markets
        a/ Focus
        b/ Policy
        c/ Socio-economic environment

Appendix VIII : Semi-structured interview with Best Practices Foundation

Date:
Name of the informant:
Code:

1. What is the role of Bpf in the MOVE program in Hubli-Dharwad program?

2. How many members are there in a sangha?

3. How was it decided to develop it for services?

4. What did the youth think of the program at this stage?

5. What happen this time in the motivation process (comparing it to the first time)?

6. What about the three days meeting?

7. What do you think was the impact of the meeting?

8. Did it make them to come earlier?

9. What did the youth think about MOVE at first? Did they think it was fun, that they were going to have a job?

10. When did their attitude change?

11. What about their expectations?

12. When are they going to open their business?

13. What about money?

14. Is there any short coming in the project?

Appendix IX : Semi-structured interview with the community organisers

Date:
Translator:
Code:

1. Can you tell me about MOVE training for youth?
    a. Whose idea was it?
    b. Who decided to do it?
    c. Do you think it is a good idea? Why?

2. Can you tell me about the group from the beginning?
    a. Who was involved in the group?
    b. How many people join the group?
    c. What were their motivations?
    d. How was the family involved in the process? Did she agree?

3. Motivation process
    a. What was done to motivate the youth to participate in the process?
    b. What was their level of participation? What was their belief?
    c. What happened during the month of motivation?
    d. How did you get people from non motivated to motivated people?

4. Future of the group
    a. Can you tell me about people who have left the group?
    b. What are they doing now?
    c. What do you think the group will be in the future?

Appendix X : Dr Subhas Semi-structured interview

Date:
Place:
Code:

1. What was your goal when you started MOVE?

2. How did you want to reach it?

3. Do you think you have reached your objectives?

4. How many people did you want to target?

5. Some studies reveal that 10% of the population is entrepreneurial. How do you reach the other 90%?

6. In what is MOVE specific?

7. What are the strengths and weaknesses of Move?

8. Move is going to be up scaled. Do you think there are risks associated with it? If so, what do you think those risks are?

9. What are the hurdles to Move, the potential problems that would prevent you go further?

10. According to you, the Move training avoid the trainees the first failure in starting up their new enterprise. But what if there is a first failure? Given the fragile economic situation of the trainees, what to do?

Appendix XI : Structured observation: Market visit and Training session

Market visit

Aspects to be observed:

- business activities in the village: type, number of competitor, connection with the city
- for some activities: type of products sold, position regarding competition, price
- potential customers
- time of the day the activities were run
- connection of the villages with the city
- flows of goods and persons between the villages and the city and reasons of those flows

Training sessions

Theme observed: group dynamic

- Who is talking?
- What is he/she talking about?
- To whom is he/she talking to?
- How many times is he/se talking?

Methodology

A scheme of the group was drawn, the interactions between people being represented by arrows. The number of arrows represented the number of time people talked.
In parallel, a written record was kept of the above. A new scheme was drawn (except for sequence F) and a new written record was done every ten minutes. Each 10 minutes session is numbered A,B,C,D…

Additional observations were made about random events happening during the session.
The session started at 7:33 p.m and ended at 9:05p.m.

Coding:
- Subhas: tutor
- Group: youth undergoing the training and present at the session
- 1,5,19: particular individuals of the group
- Audience: tutor (Subhas) + group

Appendix XII : Statistical outputs of the MIQ and Z1 (information about products)

MIQ

N	Valid	45
	Missing	0
Mean		44,62
Std. Error of Mean		2,316
Median		48,18
Std. Deviation		15,539
Minimum		19
Maximum		79

Table 4Descriptive statistics for MIQ

	MIQ
Mann-Whitney U	93,000
Wilcoxon W	213,000
Z	-,809
Asymp. Sig. (2-tailed)	,419
Exact Sig. [2*(1-tailed Sig.)]	,436(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 5 Mann-Whitney U test between the LSB and SB groups

	MIQ
Mann-Whitney U	30,000
Wilcoxon W	150,000
Z	-3,422
Asymp. Sig. (2-tailed)	,001
Exact Sig. [2*(1-tailed Sig.)]	,000(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 6 Mann-Whitney U test between the LSB and NB groups

	MIQ
Mann-Whitney U	34,000
Wilcoxon W	154,000
Z	-3,256
Asymp. Sig. (2-tailed)	,001
Exact Sig. [2*(1-tailed Sig.)]	,001(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 7 Mann-Whitney U test between the SB and NB groups

Normal Q-Q Plot of Z1

for Busgp= SB
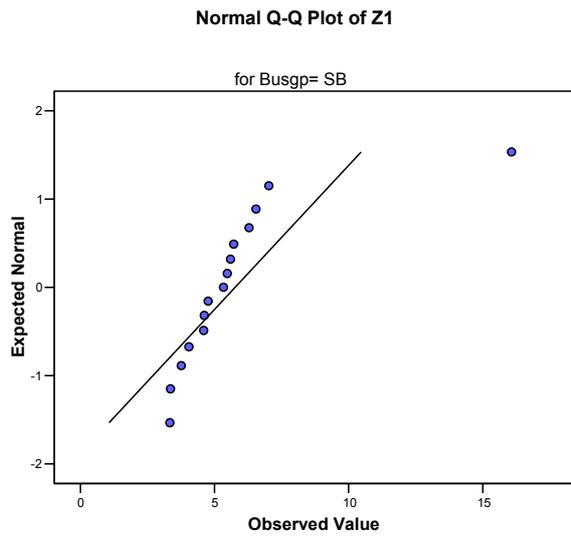
Figure 22 Assessment of the normality of Z1 for the SB group

Normal Q-Q Plot of Z1

for Busgp= LSB
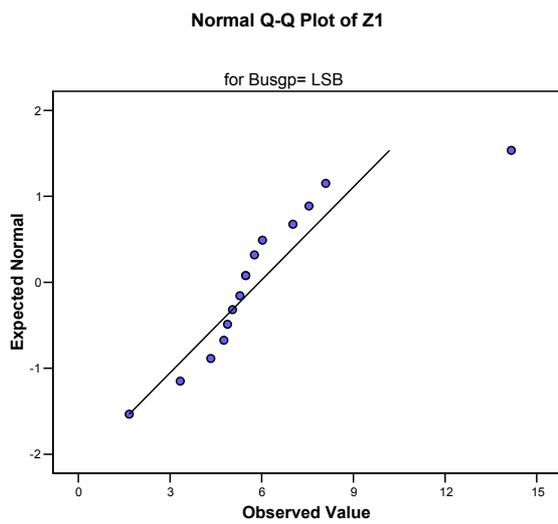
Figure 23 Assessment of the normality of Z1 for the LSB group

Normal Q-Q Plot of Z1

for Busgp= NB
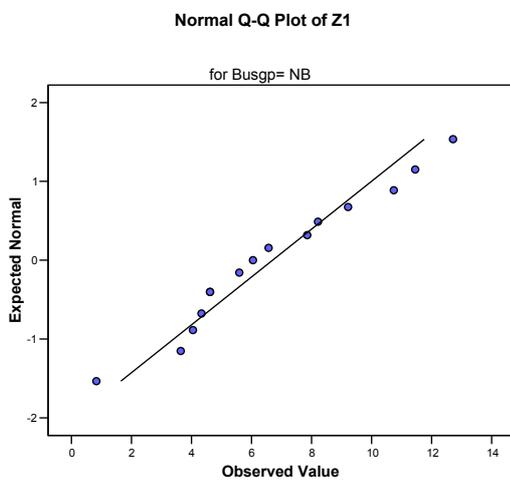
Figure 24 Assessment of the normality of Z1 for the NB group

	Business Group		Statistic	Std. Error
Z1	LSB	Mean (95% Confidence Interval)	5,93	,717
		Median	5,48	
		Std. Deviation	2,776	
	SB	Mean (95% Confidence Interval)	5,77	,791
		Median	5,33	
		Std. Deviation	3,063	
	NB	Mean (95% Confidence Interval)	6,70	,850
		Median	6,05	
		Std. Deviation	3,292	

Table 8 Descriptive statistics of Z1for each business group

Tests of Normality

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z1	LSB	,219	15	,051
	SB	,274	15	,003
	NB	,136	15	,200(*)

* This is a lower bound of the true significance.
a Lilliefors Significance Correction

Table 9 Tests of Normality of the distribution of Z1 for each business group

Test Statistics(a,b)

	Z1
Chi-Square	1,207
df	2
Asymp. Sig.	,547

a Kruskal Wallis Test
b Grouping Variable: Business Group

Table 10 Kruskal Wallis Test for Z1 variance between business groups

Appendix XIII : Statistical outputs of Z2 (knowledge about market segments)

	Business Group			Statistic	Std. Error
Z2	LSB	Mean		14,68	2,535
		Median		20,32	
		Variance		96,411	
		Std. Deviation		9,819	
	SB	Mean		9,56	2,497
		Median		3,88	
		Variance		93,513	
		Std. Deviation		9,670	
	NB	Mean		20,97	2,194
		Median		23,61	
		Variance		72,218	
		Std. Deviation		8,498	

Table 11 Descriptive statistics of Z2 for each business group

Tests of Normality

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z2	LSB	,251	15	,012
	SB	,366	15	,000
	NB	,318	15	,000

a Lilliefors Significance Correction

Table 12 Tests of Normality of the distribution of Z2 for each business group

Test Statistics(a,b)

	Z2
Chi-Square	7,802
df	2
Asymp. Sig.	,020

a Kruskal Wallis Test
b Grouping Variable: Business Group

Table 13Kruskal Wallis Test for Z2 variance between business groups

Normal Q-Q Plot of Z2
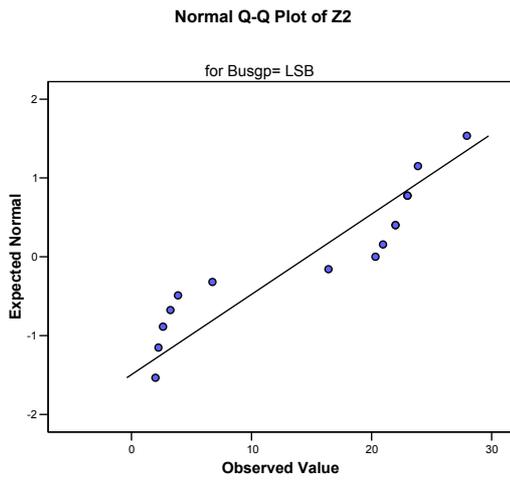
Figure 25 Assessment of the normality of Z2 for the LSB group

Normal Q-Q Plot of Z2
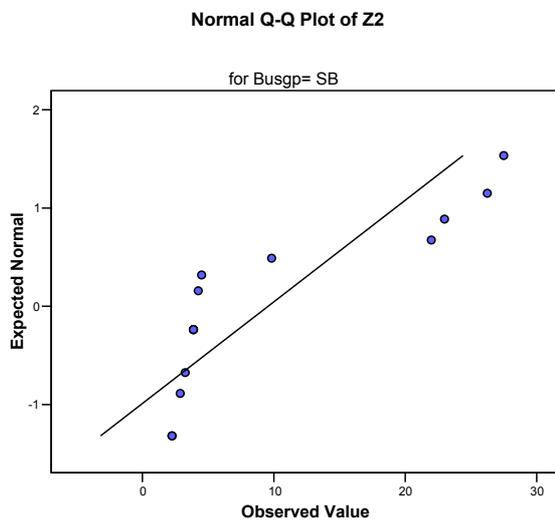
Figure 26 Assessment of the normality of Z2 for the SB group

Normal Q-Q Plot of Z2
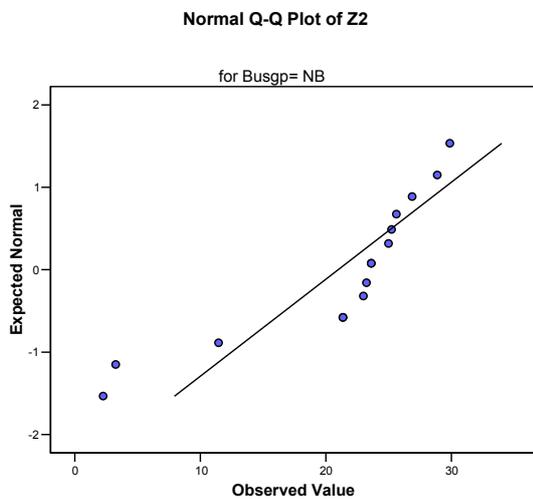
Figure 27 Assessment of the normality of Z2 for the NB group

Test Statistics(b)

	Z2
Mann-Whitney U	93,500
Wilcoxon W	213,500
Z	-,791
Asymp. Sig. (2-tailed)	,429
Exact Sig. [2*(1-tailed Sig.)]	,436(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 14 Mann-Whitney U test on Z2 between the SB and the LSB groups

Test Statistics(b)

	Z2
Mann-Whitney U	59,000
Wilcoxon W	179,000
Z	-2,221
Asymp. Sig. (2-tailed)	,026
Exact Sig. [2*(1-tailed Sig.)]	,026(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 15 Mann-Whitney U test on Z2 between the LSB and the NB groups

Test Statistics(b)

	Z2
Mann-Whitney U	53,000
Wilcoxon W	173,000
Z	-2,473
Asymp. Sig. (2-tailed)	,013
Exact Sig. [2*(1-tailed Sig.)]	,013(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 16 Mann-Whitney U test on Z2 between the SB and the NB groups

Appendix XIV : Statistical outputs of Z3 and Z3 a (knowledge about customers and advertisement)

	Business Group			Statistic	Std. Error
Z3	LSB	Mean		5,64	,666
		Median		4,62	
		Variance		6,650	
		Std. Deviation		2,579	
	SB	Mean		6,97	,899
		Median		6,15	
		Variance		12,127	
		Std. Deviation		3,482	
	NB	Mean		10,26	1,253
		Median		9,23	
		Variance		23,556	
		Std. Deviation		4,853	

Table 17 Descriptive statistics for Z3
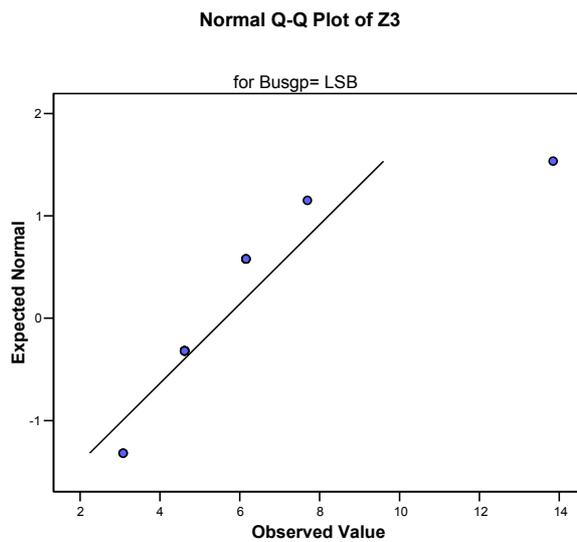
Figure 28 Normality assessment of the distribution of Z3 for the LSB group

Normal Q-Q Plot of Z3

for Busgp= SB
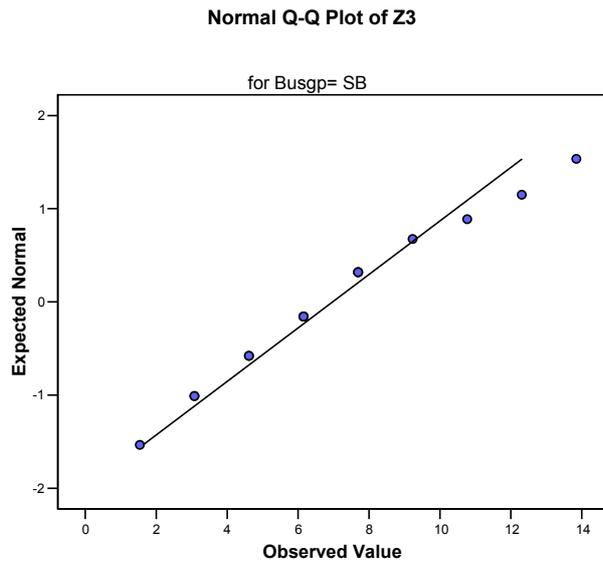
Figure 29 Normality assessment of the distribution of Z3 for the SB group

Normal Q-Q Plot of Z3

for Busgp= NB
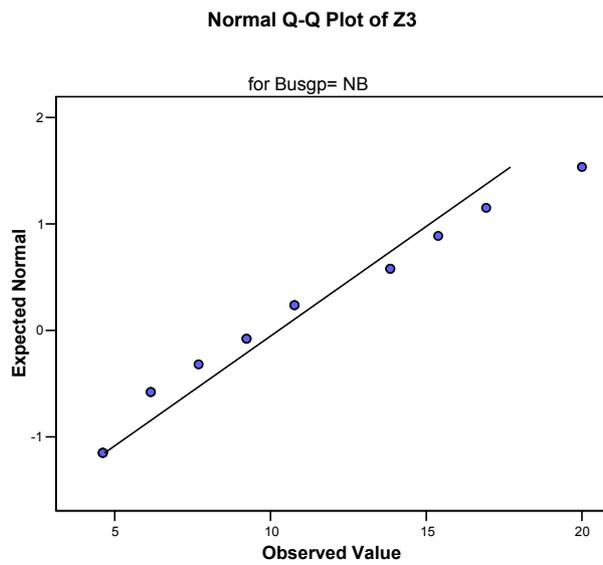
Figure 30 Normality assessment of the distribution of Z3 for the NB group

Tests of Normality

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z3	LSB	,288	15	,002
	SB	,152	15	,200(*)
	NB	,134	15	,200(*)

* This is a lower bound of the true significance.
a Lilliefors Significance Correction

Table 18 Kolmogorov-Smirnov test of normality of the Z3 distribution of each business group

	Z3
Mann-Whitney U	43,000
Wilcoxon W	163,000
Z	-2,952
Asymp. Sig. (2-tailed)	,003
Exact Sig. [2*(1-tailed Sig.)]	,003(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 19 Mann-Whitney U test on Z3 between the LSB and the NB group

	Z3
Mann-Whitney U	68,500
Wilcoxon W	188,500
Z	-1,838
Asymp. Sig. (2-tailed)	,066
Exact Sig. [2*(1-tailed Sig.)]	,067(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 20 Mann-Whitney U test on Z3 between the SB and the NB group

	Z3
Mann-Whitney U	82,000
Wilcoxon W	202,000
Z	-1,294
Asymp. Sig. (2-tailed)	,196
Exact Sig. [2*(1-tailed Sig.)]	,217(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 21 Mann-Whitney U test on Z3 between the LSB and the SB group

Descriptives Z3a				
	LSB	Mean	1,19	,113
		Median	,98	
		Variance	,193	
		Std. Deviation	,440	
	SB	Mean	1,37	,182
		Median	,98	
		Variance	,498	
		Std. Deviation	,706	
	NB	Mean	1,55	,188
		Median	1,34	
		Variance	,528	
		Std. Deviation	,727	

Table 22 Descriptive statistics for Z3a

Normal Q-Q Plot of Z3a

for Busgp= LSB
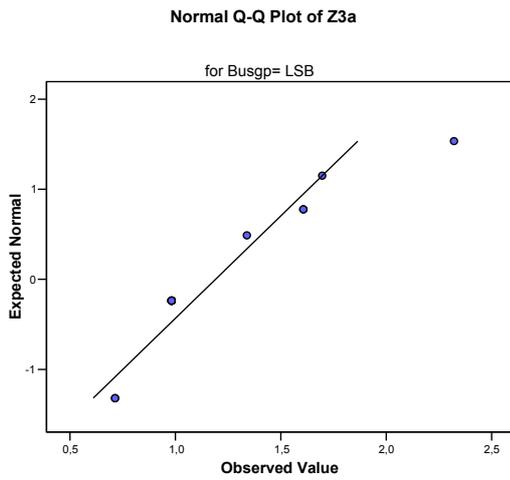
Figure 31 Normality assessment of the distribution of Z3 a for the LSB group

Normal Q-Q Plot of Z3a

for Busgp= SB
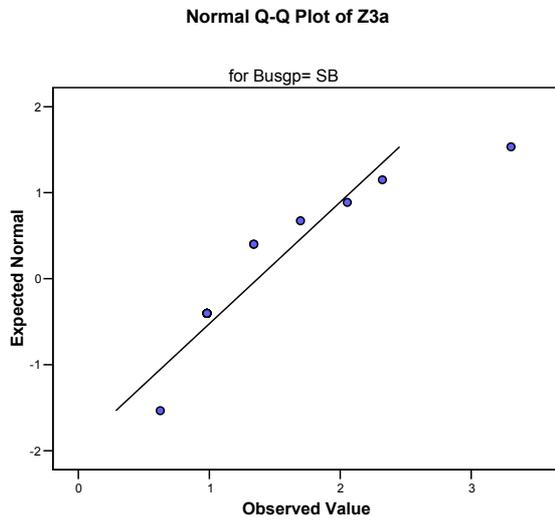
Figure 32 Normality assessment of the distribution of Z3a for the SB group

**Normal Q-Q Plot of Z3a**

for Busgp= NB
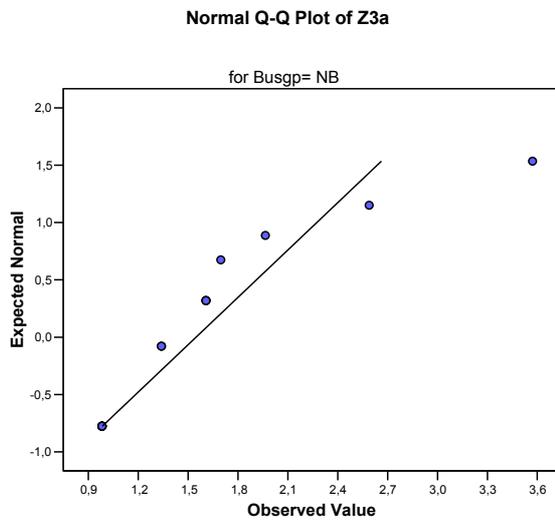
Figure 33 Normality assessment of the distribution of Z3a for the NB group

Tests of Normality

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z3a	LSB	,349	15	,000
	SB	,308	15	,000
	NB	,219	15	,051

* This is a lower bound of the true significance.

a Lilliefors Significance Correction

Table 23 Kolmogorov-Smirnov test of normality of the Z3a distribution of each business group

	Z3a
Mann-Whitney U	74,500
Wilcoxon W	194,500
Z	-1,668
Asymp. Sig. (2-tailed)	,095
Exact Sig. [2*(1-tailed Sig.)]	,116(a)

a Not corrected for ties.

b Grouping Variable: Business Group

Table 24 Mann-Whitney U test on Z3a between the LSB and the NB group

	Z3a
Mann-Whitney U	89,500
Wilcoxon W	209,500
Z	-1,008
Asymp. Sig. (2-tailed)	,313
Exact Sig. [2*(1-tailed Sig.)]	,345(a)

a Not corrected for ties.

b Grouping Variable: Business Group

Table 25 Mann-Whitney U test on Z3a between the SB and the NB group

	Z3a
Mann-Whitney U	99,000
Wilcoxon W	219,000
Z	-,608
Asymp. Sig. (2-tailed)	,543
Exact Sig. [2*(1-tailed Sig.)]	,595(a)

a Not corrected for ties.

b Grouping Variable: Business Group

Table 26 Mann-Whitney U test on Z3a between the LSB and the SB group

Appendix XV : statistical outputs for Z4, Z4 a and Z4 b (knowledge about competitors)

Z4   **Descriptives**

	Business Group			Statistic	Std. Error
Z4	LSB	Mean		3,82	,848
		95% Confidence Interval for Mean	Lower Bound	2,00	
			Upper Bound	5,63	
		5% Trimmed Mean		3,76	
		Median		4,00	
		Variance		10,774	
		Std. Deviation		3,282	
	SB	Mean		3,82	,576
		95% Confidence Interval for Mean	Lower Bound	2,58	
			Upper Bound	5,05	
		5% Trimmed Mean		3,86	
		Median		3,75	
		Variance		4,980	
		Std. Deviation		2,232	
	NB	Mean		5,93	,474
		95% Confidence Interval for Mean	Lower Bound	4,92	
			Upper Bound	6,95	
		5% Trimmed Mean		5,91	
		Median		5,75	
		Variance		3,375	
		Std. Deviation		1,837	

Table 27 Descriptive statistics for Z4

Tests of Normality

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z4	LSB	,202	15	,100
	SB	,163	15	,200(*)
	NB	,140	15	,200(*)

* This is a lower bound of the true significance.
a Lilliefors Significance Correction

Table 28 Kolmogorov-Smirnov test of normality of the Z4 distribution of each business group

for Busgp= LSB
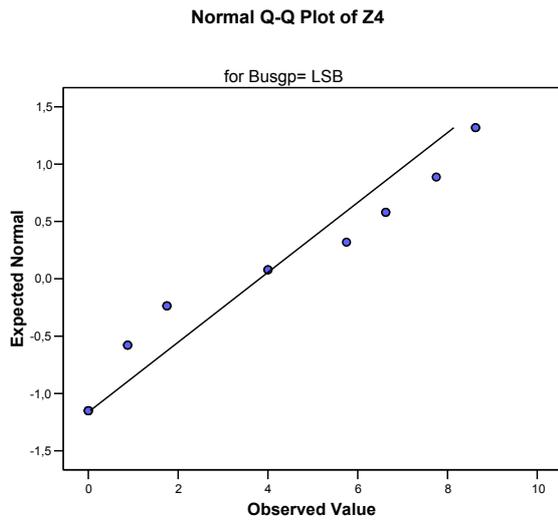
Figure 34 Normality assessment of the distribution of Z4 for the LSB group

for Busgp= SB
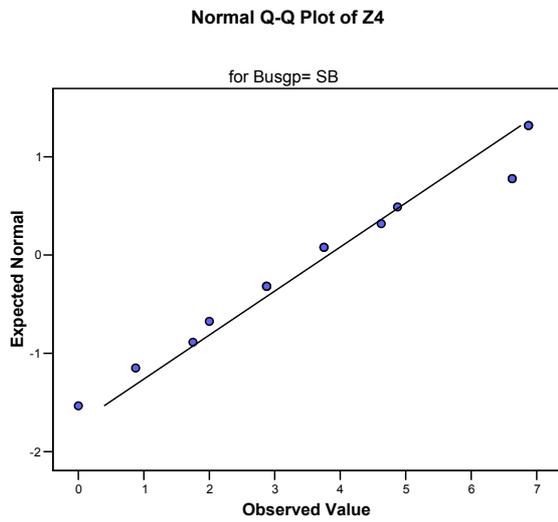
**Figure 35 Normality assessment of the distribution of Z4 for the SB group**

for Busgp= NB
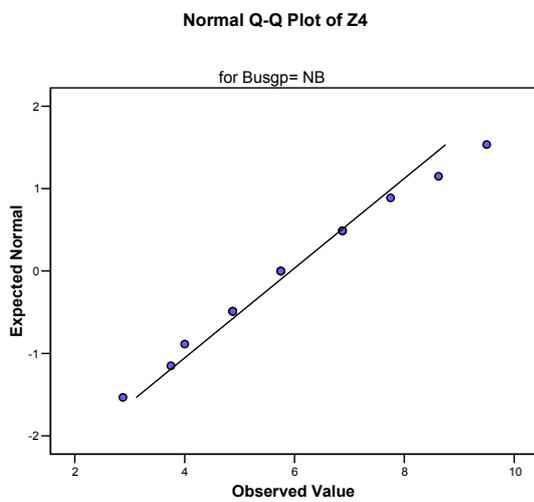
Figure 36 Normality assessment of the distribution of Z4 for the NB group
ANOVA

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Z4

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	44,803	2	22,401	3,513	,039
Within Groups	267,800	42	6,376		
Total	312,603	44			

Table 29 One-way between-groups ANOVA for Z4

Multiple Comparisons

Dependent Variable: Z4
Tukey HSD

(I) Business Group	(J) Business Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
LSB	SB	,000	,922	1,000	-2,24	2,24
	NB	-2,117	,922	,067	-4,36	,12
SB	LSB	,000	,922	1,000	-2,24	2,24
	NB	-2,117	,922	,067	-4,36	,12
NB	LSB	2,117	,922	,067	-,12	4,36
	SB	2,117	,922	,067	-,12	4,36

Table 30 Post-hoc tests of the one-way between-groups ANOVA for Z4

Z4a

Descriptives

	Business Group			Statistic	Std. Error
Z4a	LSB	Mean		5,56	,420
		95% Confidence Interval for Mean	Lower Bound	4,65	
			Upper Bound	6,46	
		Median		6,67	
		Variance		2,646	
		Std. Deviation		1,627	
	SB	Mean		5,56	,531
		95% Confidence Interval for Mean	Lower Bound	4,42	
			Upper Bound	6,69	
		Median		6,67	
		Variance		4,233	
		Std. Deviation		2,057	
	NB	Mean		6,44	,511
		95% Confidence Interval for Mean	Lower Bound	5,35	
			Upper Bound	7,54	
		Median		6,67	
		Variance		3,915	
		Std. Deviation		1,979	

Table 31 Descriptive statistics for Z4a

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z4a	LSB	,419	15	,000
	SB	,439	15	,000
	NB	,345	15	,000

* This is a lower bound of the true significance.
a Lilliefors Significance Correction

Table 32 Kolmogorov-Smirnov test of normality of the Z4a distribution of each business group

	Z4a
Mann-Whitney U	92,500
Wilcoxon W	212,500
Z	-1,029
Asymp. Sig. (2-tailed)	,303
Exact Sig. [2*(1-tailed Sig.)]	,412(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 33 Mann-Whitney U test on Z4a between the SB and the NB group

	Z4a
Mann-Whitney U	87,500
Wilcoxon W	207,500
Z	-1,253
Asymp. Sig. (2-tailed)	,210
Exact Sig. [2*(1-tailed Sig.)]	,305(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 34 Mann-Whitney U test on Z4a between the LSB and the NB group
Z4b

	Business Group			Statistic	Std. Error
Z4b	LSB	Mean		3,57	,452
		95% Confidence Interval for Mean	Lower Bound	2,60	
			Upper Bound	4,54	
		5% Trimmed Mean		3,49	
		Median		2,14	
		Variance		3,061	
		Std. Deviation		1,750	
	SB	Mean		3,43	,458
		95% Confidence Interval for Mean	Lower Bound	2,45	
			Upper Bound	4,41	
		5% Trimmed Mean		3,33	
		Median		2,14	
		Variance		3,149	
		Std. Deviation		1,774	

				5,14	,718
NB	Mean			5,14	,718
	95% Confidence Interval for Mean	Lower Bound		3,60	
		Upper Bound		6,68	
	5% Trimmed Mean			5,00	
	Median			4,29	
	Variance			7,741	
	Std. Deviation			2,782	

Table 35 descriptive statistics for Z4 b

	Business Group	Kolmogorov-Smirnov(a)		
		Statistic	df	Sig.
Z4b	LSB	,326	15	,000
	SB	,366	15	,000
	NB	,221	15	,047

Table 36 Kolmogorov-Smirnov test of normality of the Z4b distribution of each business group

	Z4b
Mann-Whitney U	70,500
Wilcoxon W	190,500
Z	-1,849
Asymp. Sig. (2-tailed)	,064
Exact Sig. [2*(1-tailed Sig.)]	,081(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 37 Mann-Whitney U test on Z4b between the SB and the NB group

	Z4b
Mann-Whitney U	75,000
Wilcoxon W	195,000
Z	-1,642
Asymp. Sig. (2-tailed)	,101
Exact Sig. [2*(1-tailed Sig.)]	,126(a)

a Not corrected for ties.
b Grouping Variable: Business Group

Table 38 Mann-Whitney U test on Z4b between the LSB and the NB group

Appendix XVI : MOVE Manual

(The MOVE Manual was added as a complete appendix)