

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**A CASE STUDY ON SELF-HELP GROUPS: MARKETING PERSPECTIVES & LEARNING****SOUVIK ROY****RESEARCH SCHOLAR****DEPARTMENT OF MARKETING AND STRATEGY****IBS****A CONSTITUENT OF IFHE (ICFAI UNIVERSITY FOR HIGHER EDUCATION)****(DEEMED TO BE UNIVERSITY)****HYDERABAD****CHAITALI DATTA****RESEARCH SCHOLAR****DEPARTMENT OF FINANCE****IBS****A CONSTITUENT OF IFHE (ICFAI UNIVERSITY FOR HIGHER EDUCATION)****(DEEMED TO BE UNIVERSITY)****HYDERABAD****ABSTRACT**

Mr. Rohan, the chief coordinator of SARAS exhibition held at Hyderabad was facing a problem of lack of public response during the first four days of the 11 day long fair of the self help groups. Throughout the year this exhibition of the self help groups is held at all the all major metropolitan cities of India. This year at October the venue of the exhibition was fixed at Hyderabad .Though unlike last year the venue ground of the exhibition was changed from Necklace Road to Nampally Exhibition Ground in Hyderabad but considering the sales and the consumer participation in the exhibition the result was not so good. For this reason the coordination between the self help group participants and the exhibition coordinators was not looking very good and both of them were having their own reasons of failure for not having enough sales and consumers in the fast few days of the exhibition. Sensing the issue being the lack of marketing mix application Mr. Rohan hired some business analysts to analyze the problem and suggest some measures from marketing point of view.

**KEYWORDS**

self-help groups, marketing.

**SHGs (SELF-HELP GROUPS)**

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). Self-Help Group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions.

To make the book-keeping simple enough to be handled by the members, flat interest rates are used for most loan calculations. Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial inter mediation is generally seen more as an entry point to these other goals, rather than as a primary objective This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

**SARAS-WHAT IT MEANS**

A Major initiative was taken by the Ministry of Rural Development in the direction of promoting rural products and building capacities of Swarozgaris during 1999-2000 when it participated in India International Trade Fair (IITF), 1999 under the banner of SARAS. It was organized, for the first time, with a view to give exposure to rural artisans/entrepreneurs/ officials dealing with SGSY to a major international event in the country to develop markets for products manufactured by beneficiaries of programmes of the Ministry; and, to create awareness amongst urban consumers of Delhi and surrounding areas about rural products. SARAS was promoted as an umbrella brand for promoting all the rural products. Since 1999 SARAS exhibitions have been a regular annual event and have been able to elicit wide participation by the beneficiaries of the programmes of the Ministry from all over the country. The participants bring an impressive range of rural products, which include handicrafts, textiles, artwork, furniture, items of daily use etc. The visitors show a lot of interest in these products and there is a huge direct sale of rural products every year. In addition to the direct sales, bulk orders for the products are also received during these exhibitions and the participants have been able to meet these orders to a large extent.

Apart from participating in the India International Trade Fair (IITF), the Ministry has been organizing regional SARAS fairs regularly in the recent years. The participation in these exhibitions have given a fillip to the confidence and enthusiasm of rural artisans and officials dealing with the self-employment programme. SARAS has been able to demonstrate the capacity of the rural poor to produce goods for sale in urban, metropolitan and international markets.

SARAS exhibitions have opened a new dimension in promotion of rural products and encouraged the participants and other stakeholders in the development of rural products/artisans. It is felt that SARAS has provided a platform not only for direct sales of rural markets, giving exposure to rural artisans/ entrepreneurs to various aspects of marketing, and developing linkages with various other markets. The concept of participation has to be evolved in the longer run with these objectives in mind. SARAS 2003 was another event in the chain for assisting these artisans, opening new opportunities for them, improving their awareness level and exposing the richness of products from rural poor to the huge urban markets.

**SARAS EXHIBITION HYDERABAD**

Women's Development and Child Welfare Minister Sunitha Laxma Reddy on Saturday claimed that the state government was providing all possible assistance to self-help groups across the state. Speaking after inaugurating the SARAS (Sale of Articles of Rural Artisans' Societies) Exhibition - 2012 at the Nampally Exhibition Grounds here, the minister said that the government has provided Rs. 1400 crores worth loans to the SHGs. Stating that the SARAS Exhibition was being conducted since 1999, she said that event was aimed at promoting the rural products besides providing them good marketing platforms to alienate poverty. Addressing the gathering, NABARD DGM Sunil Kumar said that the NABARD was giving loans to hundreds of beneficiaries in rural areas. The SARAS CEO B Rajasekhar also spoke.

The SARAS Exhibition has been organized by the Union Ministry of Rural Development and the state government through the Department of Rural Development. The exhibition, which will continue till October 30, has been aimed at promoting products made by the rural craftsmen and artisans who come from different states of the country. Nearly 300 stalls have kept different products from at least 15 states on display at the exhibition. The state of Andhra Pradesh is being represented by all the SHGs across the state. The colorful dresses from Gujarat, the intricate chikan (hand embroidery) works of Uttar Pradesh, the soft silks of Karnataka, the Chanderi sarees of MP, the Ayurvedic products and handlooms from Kerala are also on display. From Andhra Pradesh, attracting handlooms of Pochampally, Venkatagiri, Gadwal, Narayanpet, Kalamkari, the beautiful handicrafts made with jute, coir, wood and metal, soft toys, Terrakota, leather goods and readymade garments are the major attractions. (INN)

**ISSUES**

For the first four to five days the exhibition was not pulling any crowd as a result there was a frustration growing among the rural artisans representing the SHGs because of less amount of sales and also the organizers were not having any clue why this new venue in Hyderabad is not getting appropriate response and what are the marketing aspects they are lacking and which they need to take care of to improve the customer response. So being the chief coordinator of the exhibition Mr. Rohan hired some business analysts to analyze what is the real problem and suggest some measures to improve this condition of the exhibition.

**THE BUSINESS ANALYSTS TEAM**

Getting a call from Mr. Rohan the business analyst's team went to the exhibition and after having a detailed discussion with him they decided to conduct an exploratory research. A three way survey- one with the customers coming to the exhibition, one with artisans representing the SHGs in the exhibition and the last one with the organizers of the exhibition was done.

Data was collected through close ended questionnaires prepared separately for the artisans, organizers and customers visiting the exhibition. Around [30 stall people, 50 customers and 10 organizers including Mr. Rohan were selected as respondents and were thoroughly interviewed], daily sales reports, previous year's sales reports daily attendance report and last year's attendance sheet were also reviewed. On the basis of the data collected and analyzed the following problems were notified and accordingly some solutions were suggested from marketing point of view

**PROBLEMS IN THE SARAS EXHIBITION THROUGH THE 4P'S OF MARKETING**

On the basis of the survey done the following problems were detected.

**PRODUCT**

1. There is no assurance to the customers that the products are of good quality.
2. If the product is a unique product which is not available in the local market then only the customers are attracted to buy the product.
3. Insurance is not given to the products in case of any theft or natural calamity occurring during the exhibition.

**PRICE**

1. There are no price tags on the products, the sellers usually tell the prices to the customers and then bargaining is done on the price, this creates ambiguity for the customers about the right price of the product.
2. Some products being sold in the exhibition are above the market price.

**PLACE**

1. The location of the exhibition is an issue as according to the organizers and the artisans who also had stalls last year, the location at Necklace road was a better place for the exhibition but this time it could not be rented as some other exhibition booked the ground before hand.
2. The exhibition all over in India takes place usually in the state capitals only, whereas tier2 and tier3 cities can also be used as good locations for the exhibition.

**PROMOTION**

1. Advertisements in schools and colleges should be done in a more intense manner to create awareness.
2. Advertisement in radio could be an option but according to the organizers it is very expensive.
3. Overall promotion could be done with tying up with other big stores in the city.

A detailed analysis report was been prepared by the analysts and submitted to Mr. Rohan but whether these were the real problems and what measures needed to be taken to solve them are the issues in hand for him and also for SHG members..

**TEACHING NOTE**

- 1) ABSTRACT- The case deals with the problems of self-help groups in India in promoting their products in major cities of India.
- 2) TEACHING OBJECTIVES-After going through the case the students will be able to understand the following questions.
  - ✓ What are the problems of rural artisans in promoting their products in the urban areas?
  - ✓ What kind promotional measures can be suggested to promote the rural products in the urban areas?
  - ✓ What is rural marketing?
  - ✓ What is SHG or self help groups? Why there is a necessity to have such groups?
  - ✓ What is SARAS? How it is helping the rural artisans to promote their products?
  - ✓ What kind of questionnaires and research methodologies to be adopted in a situation like above?
  - ✓ Role of Indian Union Ministry in promoting rural products?
- 3) TARGET AUDIENCE-Students of MBA/BBA/ACADEMECIANS.
- 4) SUBJECT-Marketing.
- 5) METHODOLOGY TO BE USED- Survey among
  - ✓ Customers
  - ✓ Stall persons
  - ✓ Organizers

To know their responses in each of the following department.....

- a) Product (quality/packaging).
- b) Prices (high /medium/low).
- c) Place (logistics/infrastructure/ease of transportation).
- d) Promotion (advertisements/modes of advertisements/consumer awareness).



- ✓ Preparing questionnaires (for each of the respondents mentioned above).
- ✓ Data collection.
- ✓ Data analysis.
- ✓ Suggesting measures for future improvement.
- 6) ANALYSIS TO BE DONE
  - PRODUCT-** Product or services that satisfy the need of the customers by delivering values.
    - Packaging of the product should be properly done.
    - Products should be insured to save the manufactures from loss due to theft and natural calamities.
    - A preliminary market survey is to be done to find out the uniqueness of the product.
    - Packaging should have proper labels containing the name of the manufacturer.
  - PRICE-**The price paid for the value delivered in form of goods and services.
    - There should not be any price tags in the products.
    - The manufactures should be aware of the prices of their products if they are available in the local market so that they don't sell above the market price.
  - PLACE-** The ways the goods and services are made available to the customers.
    - The exhibition people should target tier 2 and 3 cities as the demand for rural products is also high there.
    - The place selected for exhibition should be centrally located in the city and should be easily accessed by roadways, railways and airways.
    - The place of the exhibition should be large enough to accommodate the manufactures with their products.
    - The place selected for exhibition should be properly lighted so that no stall remains in darkness (considering the light posts set for the number of stalls).
    - The stalls of the manufacturers should be large enough to accommodate their products.
    - The stalls from each states could be grouped together in a particular place to enhance completion and unity.(like-Rajasthan gallery).
    - Manufactures of unique should be allocated such stall locations where they are easily noticeable
  - PROMOTION-** The ways of informing and communicating the products and services to the customers.
    - Schools and colleges should be contacted for promotion.
    - Regarding the media of advertisement proper research should be done to choose the most effective medium especially what is best for rural products promotion.
    - For awareness promotion can be done with big retail stores and corporate tie-ups.
    - Organizers should take care of those people who are not able to speak properly because of the local language barrier because this might be a great hindrance in the selling process.(possible solution will be to allocate state representatives in those stalls who will be able to speak on the behalf of the stall people).
- REQUIREMENTS OF THE STALL PEOPLE**
  - To maintain a good cooperation with the manufactures and the stall peoples.
  - To maintain daily sales records.
  - To look after the safety and security of the stall peoples.
  - The stall people should contact the banks like NABARD SBI who has special schemes for the rural manufactures to save them from heavy financial burden.
- 7) REFERENCES
  - ✓ WIKIPEDIA.
  - ✓ SARAS WEBSITE.
  - ✓ THE HINDU NEWS PAPER.
  - ✓ THE MARKETING MANAGEMENT BOOK BY PHILIP KOTLER.

[\*Note-This is a confidential paper for which some data has not been published, it should only be used for academic purposes.]

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