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Melas/Fairs are Important Place of Marketing for SHG's Goods: A Case from Hyderabad, India

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ABSTRACT

This article is based on the study by contacting self-help groups (SHGs) whose products are sold in different melas/fairs across the country and one such case is presented here based on study carried out in Hyderabad. This mela was organised, by the National Institute of Rural Development and Panchayati Raj, Hyderabad (popularly known as NIRD&PR), an autonomous organisation under the Ministry of Rural Development, Government of India, during 24-28 November 2016 as 14th Rural Technology and Crafts mela indicating like this 14 melas were organised by NIRD&PR where SHG members across the country could sell their products as well as others can know about the SHGs and its activities, so in future they get order also across the country. It is also a platform of exchanging ideas about each other's goods.

Key words: Income/Earning, Mela/Fair, NIRD&PR and SHG

The National Institute of Rural Development and Panchayati Raj (NIRD&PR), an autonomous organisation under the Ministry of Rural Development, Government of India is a premier national centre of excellence in Rural Development and Panchayati Raj. Recognized internationally as one of the UN-ESCAP Centres of Excellence, it builds capacities of rural development functionaries, elected representatives of PRIs, bankers, NGOs and other stakeholders through inter-related activities of training, research and consultancy. The Institute is located in Hyderabad in Telangana state of India. Institute completed 50 years of its existence in 2008 which was celebrated with lot hype, hoopla and gaiety. However, in addition to its main campus in Hyderabad, this Institute has North-Eastern Regional Centre in Guwahati, Assam. Like any Institute, NIRD&PR is also having its vision, mission and objectives which in petite mentioned here. However, the main mandate of the Institute is conducting training programmes and carrying out research studies on rural issues. As training institute, NIRD&PR is

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quite popular as it imparts qualitative training and that is why large number of officers and other attend across India and even from abroad also. For instance, during 2014-15, little more than 38,000 persons were trained by NIRD&PR including foreign participants.

Vision and Mission

The vision of NIRD&PR is to focus on the policies and programmes that benefit the rural poor, strive to energise the democratic decentralization processes, improve the operation and efficiency of rural development personnel, promote transfer of technology through its social laboratories, Technology Park and create environmental awareness. As a "think-tank" for the Ministry of Rural Development, NIRD&PR while acting as a repository of knowledge on rural development would assist the Ministry in policy formulation and choice of options in rural development to usher in the changes.

To examine and analyse the factors contributing to the improvement of economic and social well-being of people in rural areas on a sustainable basis with focus on the rural poor and the other disadvantaged groups through research, action research, consultancy and documentation efforts.

To facilitate the rural development efforts with particular emphasis and focus on the rural poor by improving the knowledge, skills and attitudes of rural development officials and non-officials through organising training, workshops and Seminars (nird.org.in)

About the Study:

To get an idea about the marketing of SHG products, the study was carried out from 24-28, November 2016 at NIRD&PR, Hyderabad in 14th Rural Technology and Crafts *mela*. Altogether seven SHGs, who came across the country were contacted and relevant data were collected from them mainly focussing on marketing and income of the members. It has to be admitted that any *mela* /fair/exhibition whatever its size (number of stalls/sellers) is good place not only for marketing but also for dissemination of information as one can get in finger-tips about the products and its use and thus further order can be placed. In this connection, Dr. Amit Mitra, former Secretary General, FCCI may be quoted, "Exhibitions provide a unique networking platform to both Indian and foreign participants. They help in promotion, marketing and publicity efforts of participating companies. Exhibitions lead to joint ventures, tie-ups and they also help bring in investment in the Country", (The

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Economic Times, 2009). Such platform is an ideal for exhibitors to nurture the trust and confidence across the supply chain. It may be mentioned here that the author (Chatterjee) while carrying out the study in rural areas of Uttar Pradesh, West Bengal etc., have observed marketing is a great barrier of selling of SHG's products. For instance in rural areas of *Bankura* district of West Bengal good sarees for ladies are made but marketing is an issue, similarly in the districts like *Jalpaiguri, Alipurduar* etc., of West Bengal, villagers were making attractive pottery products but market was a matter. Similarly in the district like *Sitapur* in Uttar Pradesh embroidery work on clothes are worthy to purchase because of marketing problem SHG members were not earning substantially. Honestly speaking, marketing was being carried out through middlemen (Chatterjee, 2015). Like this there many cases across the country. However, the *mela* organised by NIRD&PR was unique in the sense that as altogether 270 stalls of various types participated such as semi government, government, private, SHG etc. Of these, 130 were from Andhra Pradesh, 70 from Telangana and rest (70) from other parts of the country. NIRD&PR provided logistic support which facilitated them to participate. In this section, few cases focussing on SHGs' forward linkage (marketing) are presented.

Case 1: From Kashmir

The Sunflower SHG at *Khag* village of *Khag* block in *Budgam* district of Jammu & Kashmir has been functioning with six male Muslim members from 2010. The SHG was provided with Rs.10,000 (Rupees ten thousand only) as revolving fund and Rs.15,000 (Rupees fifteen thousand only) as bank loan for scaling up of its corpus fund under *Swarnajaynati Gram Swarojgar Yojana*. Subsequently in 2012, the SHG was provided with an amount of Rs.1.50 lakh (Rupees one lakh fifty thousand only) as subsidy & bank loan under *Swarnajayanti Gram Swarojgar Yojana (SGSY)*. Of this, an amount of Rs.1.00 lakh (Rupees one lakh only) was bank loan and Rs.50,000 (Rupees fifty thousand only) was subsidy. The SHG was involved in cricket bat making, embroidery works and collection and selling of wall nuts, *jafran* (spice) etc. With this money, they enhanced their business and visiting other places of the country for selling of their products in *melas*/fairs. During the course of interview, the members of the SHG informed that bank loan had been fully repaid and all of them were earning in between Rs.6000 and Rs.7000 per month. Because of law and order problem in

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Kashmir valley the earning was less. Even then, the wholesalers from New Delhi, Kolkata etc., come and collect their goods from their residence. They all in unison informed that they had agriculture land with a minimum of 5 kanal and maximum of 20 *kanal* (8 acres= 1 *Kanal*), where they grow crops like maize, apple, walnut etc., and sell across the *melas* in India.

Case 2: From Kashmir

The *Hilal* SHG was also formed like earlier one in 2010. It was provided a sum of Rs.10,000 (Rupees ten thousand only) as revolving fund and Rs.15,000 (Rupees fifteen thousand only) as bank loan for scaling up of its corpus fund. The members were involved in making woollen products like jackets, shawls etc. Subsequently in 2012, the SHG was provided with an amount of Rs.1.50 lakh (Rupees one lakh fifty thousand only) as subsidy & bank loan under *Swarnajayanti Gram Swarojgar Yojana (SGSY).* Of this, a sum of Rs.1.00 lakh (Rupees one lakh only) was bank loan and rest Rs.50,000 (Rupees fifty thousand only) was subsidy. With this amount, they enhanced their business and selling their products across the country in *melas/* fairs etc. This NIRD&PR, Hyderabad Rural Technology and Crafts *Mela* was a great place to sell their products. While contacted the members of the SHGs they informed that bank loan had been fully repaid and all of them were earning in between Rs. 7000 and Rs.8000 per month. Like Sunflower SHG, they also mentioned that because of law and order problem in Kashmir valley, the earning was less otherwise they could have done brisk business. They all had few *kanal* of agriculture land.

Case 3: From Kashmir:

Wani SHG was formed in the year 2007 with 10 male Muslim members. This SHG is having one Graduate, two 10^{th} pass and others literate. As unemployment is a serious problem in Kashmir valley so SHG is the only means of livelihood for the rural youths. They also believe that if unemployment is addressed then problem in Kashmir valley will be greatly come down. *Wani* SHG is located at Watamagam village, Narbal block of Budgam district. The SHG was provided with revolving fund of Rs.10,000 (Rupees ten thousand only) and bank loan of Rs.15,000 (Rupees fifteen thousand only) in 201. With this fund as well as with their own savings, they were involved in selling of *jafran* and walnut and also making and selling of shawls, jackets etc., across the country in different fairs and *melas*. Also wholesalers come from other parts of the country and collect goods from them. This

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SHG was not provided with any other bank loan or subsidy like other two. To a query about their income, the members informed that on an average, each member was earning an amount of Rs.8500 (Rupees eight thousand five hundred only) per month and all of them are having their own house at the village as well as few *Kanal* of agriculture land indicating their minimum needs are fulfilled.

Case – 4: From Telangana

This case belongs to an urban SHG located at ECIL (Kapra), R.R. District, Telangana. With 10 women members, the SHG started its activities for making jute bags, jute folder etc., in 2004-05. The initiator of the group Ms. Satyavathi (7^{th} standard studied) was trained in such activities by the trainers who all the way came from Kolkata in 1993. Altogether 25 women undergone training in Hyderabad and Ms. *Satyavathi* was one of them. After the training, she took initiative to make and sell such goods and thus SHG was set up. Out of 10 members, six members including herself are directly involved in jute related activities and on average each member earns Rs.8000 per month as members are paid based on the output. She as master trained earns more as cutting and shaping of bags etc., are done by her. The other four members who were not entangled in jute bag making etc., are involved in petty trades. While interacting with the members to get an idea about the financial issues Ms. *Satyavathi*, informed that in 2005, the SHG borrowed an amount of Rs.50,000 from bank and after repayment borrowed a sum of Rs.1 lakh and subsequently Rs.1.50 lakh and finally Rs.2.75 lakh. During the course of study, repayment was continuing (November 2016), in spite of this, each member on an average was earning Rs 7500 per month. Regarding utilising of loan amount, it was reported that in addition to purchase of raw materials, five members were provided with sophisticated sewing machine and thus loan was used.

Case – 5: From Madhya Pradesh

In Indore district of Madhya Pradesh at Saver village of Indore block 10 women members formed a SHG under the banner of *Laxmi* SHG in 2008. The members of the SHG earlier was doing leather related activities but later on shifted to wood works such as decorative items on woods, puja related items on wood etc. Initially in 2008-09, the SHG was provided with a sum of Rs.40,000 - revolving fund Rs.15,000 and Rs.25,000 as loan from bank and later on in 2009-10, the SHG was provided with a sum of Rs.2.75 lakh

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(subsidy Rs. 1 lakh and Rs.1.75 lakh as bank loan) under *Swanajayanti Gram Swarojgar Yojana* (SGS) for scaling up their activities. While interacting with the SHG members, it was reported that entire loan was repaid, a positive sign. The SHG members are paid based on their work activities and thus on an average additional earning of each woman member was Rs.5000 per month. This is their additional income as their husbands earn through agricultural / non-agricultural activities.

Case – 6: From Uttar Pradesh

The Sai SHG was formed at *Shuklaganj* village of *Shuklaganj* block at *Unnao* district in Uttar Pradesh in the year 2004-05. Altogether 15 members – 9 female and 6 male -were the part of SHG. They were making incense stick, *agarbathi*, face power, puja items etc.

While interacting with the members, they informed that they were extended an amount of Rs.90,000 in the year 2010-11 of which subsidy amount was Rs.20,000 and Rs.70,000 was bank loan. They were extended financial support under *Swarnajayanti Gram Swarojgar Yojana* for enhancing the business. The loan amount was fully repaid. Activities of SHGs are carried out by the women members and male members sell in the fair/ *mela* etc., as travelling of women from an interior area of Uttar Pradesh is a hassle. Like in Hyderabad, male members visit in different places of *mela*/ fair organised by the Government.

To a query about the earning of income, the members informed that around Rs.4000 was the average earning of each member per month. The husbands or other male members of the SHG work in shops, or as non-agricultural labour.

Case- 7: From West Bengal

The 11 women members of *Ichchamati* SHG of *Jagachacha* village of *Jagachacha* block of Howrah district, West Bengal formed the SHG. The members (most of them are minimum HSLC pass) with their own savings without depending on government support started jute bag making and related goods as well as jewellery items. The group leader of the SHG, Ms. *Swasati* was trained by a government organisation of West Bengal to make these products. After taking the training, she took initiative of forming SHG and thus 10 more members joined totalling to 11. To scale up the business, she took an amount of Rs.1.50 lakh as loan individually without involving others but informed nitty-gritty of the loan to other members. While interacting with her, she informed that entire loan amount was repaid.

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Under direct supervision of the group leader, activities are carried out by other members. And products are mainly sold in the *mela*/fair fetching on an average income of per member Rs.4000 minimum as payment is based on work basis. This is additional income of the women as husbands work in private organisations such as in shop, business establishment etc. Further, six members had little agricultural land (marginal farmer).

Conclusion:

The study evinces that by participating in *mela*/fair etc., the members were not only earning income but they exchange their views and also know about the products made by each other, availability of raw materials, training organisations etc. With little knowledge of Hindi and English they can manage everything smoothly indicating 'where there is will there is a way' as education, language, geographical area etc. cannot be a barrier for earning of income and thus with 'Multiplier Effect' economic development takes place.

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