

Proceedings:
SARAS-Aajeevika
Capacity Building Programmes 2021



**सरस
आजीविका 2021**

14-27 November, Pragati Maidan, New Delhi

खूबसूरती से तैयार किए गए ग्रामीण उत्पादों की प्रदर्शनी और स्वयं सहायता
समूहों के ग्रामीण कारीगरों द्वारा पारंपरिक कला



National Institute of Rural Development and Panchayati Raj
Ministry of Rural Development , Govt. of India

**Proceedings: SARAS-Aajeevika
Capacity Building Programmes 2021**

**From Artisans to Entrepreneurs: Capacity
Building and Business Networking for
Empowering SHG-led Enterprises**



National Institute of Rural Development and Panchayati Raj
Ministry of Rural Development, Govt. of India

Workshops arranged by
Knowledge Management Committee,
SARAS-Aajeevika Mela 2021

Proceedings by
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ABOUT NIRDPR

The National Institute of Rural Development and Panchayati Raj is a premier institute of critical policy research, higher education, and advanced capacity building for functionaries of rural development. Under the aegis of the Ministry of Rural Development, Govt. of India, the institute serves the policy and the implementation level work for rural development. It is the only organisation in India that has an expansive field of operation -- converging critical research, policy advocacy, programme implementation, monitoring, higher education, and capacity building—in a single vision of rural development.

The goal of NIRDPR is to eliminate rural poverty in all its forms by studying and monitoring the performance of sectors, sustainable development goals, energising and empowering the democratic decentralisation process, creating a pool of skilled and highly capable functionaries of rural development, and transferring technology through promotion and dissemination work.

The institute started functioning in 1958 as the National Institute of Community Development at LBSNAA, Mussoorie and was shifted to Hyderabad on its own campus in 1965. Over the next few decades, NIRDPR has immensely contributed to empowering India's rural development functionaries and producing in-depth knowledge and scientific evidence for development policy and implementation. Currently, NIRDPR has four operational establishments with the headquarters in Hyderabad, Telangana, North Eastern Regional Centre in Guwahati, Assam, CSR and Marketing Centres at the NIRDPR-Delhi Branch, New Delhi, and Rural Technology Centre at Vaishali, Bihar.

The organisation also actively works for technology transfer, and marketing and implementation of national-level flagship programmes of NRLM and DDU-GKY under MoRD. Due to its extensive outreach through the NRLM and Panchayati Raj Institutes, NIRDPR has become a critical partner for research and capacity building on rural development for various national and international policy institutions, voluntary organisations, and reputed universities.

NIRDPR focuses on transdisciplinary research spread linked to rural development. The faculty and research functionaries at NIRDPR have interdisciplinary research skills and knowledge of andragogy. The capacity building of NIRDPR is credited by 20 various Centres with specific development focus comprising social and economic development, gender studies, wage employment, entrepreneurship development, financial inclusion, social audit, governance, panchayati raj, information technology, among others. The PG courses are AICTE approved and delivered by the pool of internal subject experts and eminent external experts.

FOREWORD

The Ministry of Rural Development, Government of India, is dedicated to improving the lives of rural women. Self-help group led enterprises through National Rural Livelihoods Mission have been a key strategy in that direction. It is unfortunate that despite remarkable growth in the number of SHGs and micro-finance beneficiaries, women are still a long way from financial and social emancipation. Lack of business skills, limited financial knowledge and poor confidence hinder the transformation of the SHGs into successful entrepreneurial initiatives. The COVID-19 and related economic challenges have added to the increasing need to redefine self-help groups into small enterprises.

The 2021 SARAS-Aajeevika Mela hosted a series of capacity building initiatives under the title From Artisans to Entrepreneurs for the women who participated in the Mela from SHGs across India to build their capacity as entrepreneurs and strengthen their financial knowledge while they have a chance to transfer their learning simultaneously.

This proceeding of SARAS-Aajeevika Mela Workshops developed by the National Institute of Rural Development and Panchayati Raj captures the key learning points from the Workshop Series and facilitates this learning transfer. The experiences of the nine workshops hosted by the NIRDPR are combined with the contents of the workshop to create a blended capacity building and planning document.

The proceeding is expected to contribute to the planning of initiatives of SHG-energization through skill development.

Shri Nagendra Nath Sinha, IAS
Hon'ble Secretary, Ministry of Rural Development,
Government of India

FOREWORD

The National Institute of Rural Development and Panchayati Raj hosted a series of capacity building programmes for the self-help groups of National Rural Livelihood Mission participating in SARAS-Aajeevika Mela 2021 to strengthen them in reaching economic and psycho-social development. As the Self-Help Group mobilisation has reached saturation in India's villages, it is time to initiate their financial sustainability and long-term profitability and help them transform into rural enterprises that will catalyse the rural economy.

Evidence across the world point to the importance of community-mobilisation strategies in women empowerment and financial emancipation of women. The self-help groups under National Rural Livelihood Mission are examples of the impact of community-based and micro-finance-driven development models. The SARAS-Aajeevika Fair 2021 was held to provide these self-help groups with a national exhibition platform to further encourage and strengthen their economic health.

The workshop series hosted by NIRDPR combined a series of knowledge-based sessions such as communication, branding, and financial planning for a successful business with practical business and commercial networking sessions such as registration of SHG-led enterprises into digital platforms of Flipkart, GeM, and networking with traders' groups. The proceeding 'From Artisans to Entrepreneurs: Capacity Building and Business Networking for Empowering SHG-Led Enterprises' brought out by NIRDPR thoroughly documents this initiative and records the knowledge created during these workshops.

The proceeding includes chapters on marketing strategies to urban clientele, norms of face-to-face communication with clients, brand building and packaging, and digital marketing strategies as well as documented experiences of the networking workshops.

The proceeding is expected to facilitate further transfer of learning in the States and contribute to future capacity building initiatives.

Dr. G. Narendra Kumar, IAS
Director General, National Institute of Rural Development,
Ministry of Rural Development, Government of India

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We are grateful to the Ministry of Rural Development, Government of India, for their support on the resources required to conduct the SARAS-Aajeevika Fair and the workshops. We would like to express sincere gratitude to Shri Nagendra Nath Sinha, Hon'ble Secretary, MoRD, in this regard.

We extend our gratitude to Dr. G Narendra Kumar, Director General, NIRDPR, for the all-around support in conceptualisation of the workshop, high-level networking and rigorous review to make the workshops successful for bringing out this proceeding. We also express our gratitude to Dr. Radhika Rani, Head, CMPRP and NRLM, for supporting in conceptualising the workshops and helping in the smooth execution of the work. The workshops would also have been impossible without the immense support of Shri Shashi Bhushan, DDG, NIRDPR, Professor Venkata Raju Gopi, Head, School of Public Policy and Good Governance, Dr. Dheeraja, Head, CSA and Dr. Akanksha Shukla, Head, CDC. A special mention is due to Shri V. G. Bhatt for his contribution to the graphic work.

We are immensely grateful to Shri Dammu Ravi, Secretary (Economic Relations), Ministry of External Affairs and Shri C. Rajasekhar, IFS, OSD-States, for supporting the networking workshops with the Foreign Embassies of Delhi.

The Workshop Series and proceedings are a result of the collective effort of all personnel at the Delhi Branch who contributed to the Knowledge Management Committee.

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ABBREVIATIONS

B2B : Business to Business (Networking-workshop)

MoRD : Ministry of Rural Development

NIRDPR : National Institute of Rural Development and Panchayati Raj

NRLM : National Rural Livelihoods Mission

SHG : Self-Help Groups

PREFACE

NIRDPR is dedicated to improving people's economic and psycho-social well-being in rural India on a sustainable basis through its research, capacity building and higher learning engagements with a focus on the rural poor and the other disadvantaged groups. The SARAS-Aajeevika Fair, an urban marketing and exhibition platform at India International Trade Fair, Delhi was organised by NIRDPR in November 2021. In order to facilitate the rural development efforts with particular emphasis and focus on the sustainable rural livelihood programmes, NIRDPR took the initiative to organise workshops and seminars during the SARAS-Aajeevika fair.

NIRDPR organised a series of nine training and workshops to develop the capability of rural women in multiple areas of business, marketing and entrepreneurship and facilitate their network with an e-commerce platform where they can scale up their enterprise.

This proceeding compiles the learning and experiences gathered over the course of the workshops to document the capacity building process in short-duration platforms such as SARAS-Aajeevika and record the key messages that trainers can integrate into future capacity building initiatives.

From Artisans to Entrepreneurs: Capacity Building and Business Networking for Empowering SHG-led Enterprises

1. INTRODUCTION

India's SHG-led programmes have come a long way from an informal platform for collective action to alleviate poverty to formal instruments of holistic psycho-socio-economic empowerment working in multiple dimensions of well-being from micro-finance to small enterprise to ensuring access to rights and entitlements in all dimensions of well-being. There is now a huge scope to take this movement further and work towards transforming these SHG-led enterprises into successful business units that will become profitable and sustainable sources of income and financial security for these women.

The SARAS Mela by MoRD-NIRDPR is a unique platform for these SHGs to exhibit, sell and understand the market on a national scale. State Rural Livelihood Missions (SRLMs) facilitate women from SHGs across India to visit the Mela and sell their products. This unique amalgamation of SHG members makes this Mela a potential space to build their capacity as entrepreneurs and strengthen their financial knowledge while they have a chance to transfer their learning simultaneously.

The NIRDPR organised a series of training and workshops for these women to develop their capability in multiple areas of business, marketing and entrepreneurship and facilitate their network with an e-commerce platform where they can scale up their enterprise. As the Mela is a short-duration platform, there was an immediate need to develop the marketing and financial capacity of these women. The series was also relevant for women empowerment as the COVID-19, and subsequent lockdowns have disproportionately affected women and increased their vulnerability to losing out on labour market opportunities due to excessive care-work at home and other social evils such as domestic violence, child marriage, etc.

2. EXPECTED OUTCOME

As an immediate outcome, these women should be able to scale up their business sustainably so that they remain profitable. Also, the workshops aim to build confidence among rural women in running the business and taking control over finances. In the long term, capacity building empowers women members of SHGs to transform themselves into formal business institutions and become leaders of change in their own communities.

3. OBJECTIVE OF THE PROCEEDING

This proceeding intends to compile the learning and experiences gathered over the course of the workshops during SARAS Mela 2021. These compilations aim to document the capacity building process in short-duration platforms and record the key messages that can be integrated into future capacity building initiatives.

About the Workshop Series

The workshop series consisted of nine focused workshops and networking programmes (Table 1).

Table 1: Workshops by NIRDPR

S. No.	Date	Programme type	Session Title	Content	Resource Persons	No. of Participants
1	14.11.2021	Workshop one	Strategies for Attracting Urban Customers: Demonstration of setting up products Watch here	Product showcasing, pitching to urban customers	Shri Rajiv Handa, A+ NRP, Delhi	42
2	15.11.2021	Workshop two	Marketing and sale Communication strategies for Diverse Clientele Watch here	Product development – benefits of a prototype and new product Development Communication	Prof. Hemant Joshi, IIMC, Delhi	38
		Workshop three	Face-to-face communication with Urban Customers Watch here	Product development – benefits of a prototype and new product Development Communication	Dr. Akanksha Shukla, NIRDPR	38

Contd....

S. No.	Date	Programme type	Session Title	Content	Resource Persons	No. of Participants
3	16.11.2021	Workshop four	What Next for Rural SHG Women? Understanding Global Market Watch here	SHG orientation with Global Trading community and exposure to expectations of international market	Commercial-Counsellors and Trade representatives of Foreign Embassies	65
4	17.11.2021	B2B Workshop 5	How to promote products and scale up business Watch here	Women were oriented to E-commerce platforms, GEM	GEM, Flipkart, Kalgudi.com, COWE, Delhi	27
		B2B Workshop 6	How to promote products and scale up business Watch here	Trader's meet		27
5	19.11.2021	Workshop seven	Brand building for business Watch here	Small technology training, product packaging and presentation strategies: Product-set 1 (Handloom/Craft)	Smt. Ritika Agarwal, Guest lecturer, NIFT	33
			Brand building for business Watch here	Best practices of Product packaging and presentation strategies: Product-set 2 (Food)		33
6	20.11.2021	Workshop eight	Leveraging digital platforms for scaling up business Watch here	Orientation of digital media and other platforms to scale up and connect with larger market	Dr. Aparna Dwivedi, New Delhi	21
		Workshop nine	Building up a Business from an Idea Watch here	Successful Models for Higher Order SHG transformation: Fiscal management and financial planning–Mudra Loan or other financial resources	Shri Tara Chand, Social Entrepreneur, 9891625350	21

4. MAJOR LEARNING FROM THE WORKSHOPS

4.1: Day I: Strategies for Attracting Urban Customers: Demonstration of Setting up Products

The first day of the Workshop series began with the objective of orienting the rural SHG women about urban customers' expectations and how to attract them. Shri Rajiv Handa, A+ NRP, Delhi conducted the workshop where product showcasing and strategies of pitching to urban customers were put forward. Forty-two women across the 29 states engaged with Shri Handa in sharing experiences in the business with urban consumers.

Figure1: Key Messages from the Session

SUFFICIENT STOCK:
•Availability of sufficient stock always should be maintained in or out of SARAS. No customer should return due to lack of stock or small inventory.
RETAIL NOT WHOLESALE:
•Although a wholesale business seems fast and easy, the margin of profit is lower when product is sold in a bunch. Selling off all the stock early may also reduce footfall of new customer. The aim of the SHG should be business on retail basis instead of wholesale.
SATISFY THE CUSTOMER:
•Proper display of product should also be kept in mind by the SHG. Customer should be satisfied about the products and its uniqueness.

After the classroom session, Shri Rajeev Handa visited the stalls of SARAS-Hall and presented his observations on stall management to the SHG women.

- **Communication:** Every exhibitor/SHG woman must display the product explaining why the products are unique and satisfying to the customer so that the customers shall express their desire to purchase the item.
- **Language no bar:** Communication should not be restrained due to language – display should fill the gap.
- **Clear pitch:** The product must be displayed along with a price tag. Every SHG should list a few points reflecting the specifics of why their product differs from similar items. Category-wise list of the product should be displayed.
- **The importance of internal branding:** A major way to attract visitors is to use graphics of the product on display. 'ORMAS' stalls were hailed for their attractive display of products with internal stall brandings.

The workshop encouraged the attending women to share their stories with the audience. Smt. Meena Kumari from Jharkhand recalled how she started a small business and learned the ways of attracting customers by using the uniqueness of Jharkhand products.



4.2: Day II. Marketing and sale Communication strategies for Diverse Clientele

The second day of the series started with the workshop on “Communication for Marketing: Sale Communication strategies for Diverse Clientele.” The purpose of these workshops was not only to enhance the capacity of the artisans but also to develop them as promising entrepreneurs. Professor Hemant Joshi, IIMC-Delhi and Dr. Akanksha Shukla, Associate Professor, NIRDPR conducted the workshops with Shri Chiranji Lal Kataria, Assistant Director & HoD (Centre for Marketing & Promotion of Rural Products), NIRDPR-Delhi Branch as Chair. Shri Kataria pointed out that the purpose of the Mela is to strengthen the artisans professionally. Artisans should be aware of the right way to communicate with the buyer. SARAS represents a glimpse of all states where language should not be a barrier. It is the duty of artisans to give full attention to the buyer and tell them about their products.

4.2.1: Communication strategies for business

The formal session of the workshop started with Professor Hemant Joshi’s session on communication. Professor Joshi emphasised that language is the means of communication yet, sometimes becomes the reason for the absence of communication. There is an art behind talking that the artisans should know. An effective entrepreneur knows when to start communication with the buyer; a successful entrepreneur knows when to finish the conversation.

Art of communication in Business: To know when to start a conversation. More importantly, know when to close it.

Prof. Joshi explained the importance of the **presentation of a stall**. A stall should be an eye-catcher so buyers can easily understand the products themselves. All items in the stalls should be displayed in a manner that evokes curiosity among the buyers.

Art of stall presentation: Create Curiosity.

A Good Entrepreneur Speaks and Listens.

An artisan should have the qualities of a good listener and thinker before being a good speaker and should **always be polite**. Urban buyers are **not their family or friends**; hence there must be some **standard ways of communication**.

Prof. Joshi emphasised the importance of indirect communication and explained that there should be pamphlets in **dual languages (Hindi & English)** so that the visitors may be aware of the products without meeting the artisans. Use of demonstrative posters and background videos may be essential parts of the communication through which buyers can understand well the art behind these products. Price-tag attached to the products can make the display more effective.

The women attending the session discussed their issues and stories at length with Professor Joshi. They shared their strategy of how communication in the native language of the visitor has attracted potential buyers. Women artisans also expressed that the engagement of interns for translation and communication with North Indian customers may ease their business.

4.2.2: Face-to-face communication with Urban Customers

Dr. Akanksha Shukla conducted the workshop titled “Communication for Marketing: Face-to-face communication with Urban Customers.” She pointed out that artisans come to the Mela hoping that all products would be sold out with a good profit. But there are stalls with related products catering to a common market. For this, business-to-business communication is important.

Unity among the artisan is necessary. Price should be set among multiple stalls of the same products in a comparable way. Price should not vary for the same thing at different stalls. It is necessary to set a threshold on negotiables by each stall.

The workshop underlined the need for connectivity. The artisans should maintain a register with the phone number and email id of the customer. Using WhatsApp Business App, these WhatsApp connections may transform into business platforms in the long run.

She also suggested that the stalls should arrange videos in the background to explain more about the products. A simple phone on a tripod can be an effective tool to create a catalogue of the products even after the Fair.



4.3: Day III: Workshop on what next for Rural women: understanding the global market

NIRDPR collaborated with the Ministry of External Affairs in conducting the fourth workshop of the series titled “What Next for Rural Women: Understanding the Global Market” on 16th November 2021, at the SARAS Mela Grounds. As the “SARAS” Mela has been a national marketing platform for self-help group-led small enterprises, the initiative’s success would empower vulnerable rural women. In its very design, the SARAS Mela is a unique blend of a business model with a social cause, where rural women, who are vulnerable to poverty, are given a platform for business promotion.

Although the SHGs have been represented on the national marketing platforms, there is a vast scope in connecting the rural SHGs to the global trading community. With the objective of orienting the SHGs on the scope and needs of the export market, the NIRDPR, in association with the MEA, invited the Trade and Commerce representatives from the Foreign Embassies and High Commissions in Delhi for an engaging interaction with SHG women and State Rural Livelihood Mission representatives.

The workshop was inaugurated formally with the welcome note of Dr. Ruchira Bhattacharya. Dr. Akanksha Shukla welcomed the dignitaries and presented an introduction about NIRDPR. Ambassador Shri Chinthapally Rajasekhar, IFS, OSD-States, MEA chaired the workshop and moderated the discussions. The esteemed delegates included Mr. Filip Dufek, Third Secretary from the Embassy of the Czech Republic, Ms. Charlene, trade representative of the Embassy of Trinidad and Tobago, Mr. Khoonmyam Mahavong, Second Secretary of Ambassador, LAO-PDR; Dr. Dhruba Jyoti Pati, Dean & Director of India Today Group, Mr. Nakul Parashar, Director, Mr. Nimish Kapoor, Principal Scientist, and Mr. Rintu Nath, Scientist F, Vigyan Prasara, Dept of Science and Technology, Vigyan Prasara, Govt. of India. The country representatives shared their knowledge of trade opportunities and helped the rural women access an international clientele to take their business forward. Of the SHG participants, 65 women across 29 states took part in this workshop along with their state coordinators.

State Coordinators and women of self-help groups from the states like Goa, Karnataka, Kerala, Punjab, Chandigarh, Gujarat, and Jharkhand displayed their products at a small exhibition for the delegates. In the workshop, the SHG members shared their experience, and talked about their products and their journey. The women were encouraged and cheered on by the Delegates present at the event.

Mr. Jakub Jaros, Commercial Counsellor of Czech Republic : “We are mesmerized to see the hard work and efforts being put by all the women sitting here and taking the step ahead in sharing their culture and art with all of us.”

Mr. Jakub Jaros, Czech Republic expressed his interest in looking at the Product Catalogues of each state. He enlightened the attendees about the artisans of his country. The Czech Republic is the heart of central Europe and deals with cars, pharmacies, machineries, foodstuffs, glassware and beer. He encouraged the women as there is a demand for Indian textiles and spices in the Czech Republic, a potential business estimated at approximately 1.2 billion US dollars. He lauded the SARAS platform as it provides an excellent opportunity for the globalisation of trade for everyone.

Mr. Khoonmyam Mahavong, LAO PDR expressed that he got the opportunity to visit places like Manipur, Mizoram, and Shimla and would like to introduce the products of India to his country. He also appreciated the products of artisans and said that up to the maximum extent, he would try to put his efforts into providing an international platform for the products.

Smt Madhuri Sharma, DDG, NIC pointed out that SARAS provided the platform for rural artisans to introduce themselves directly to the market, which is very motivational for the artisans as it enhances the confidence of the women. Smt. Sharma presented the NIC e-portal in which SHG-led business products are catalogued and displayed to a wide range of clientele. The website has the details of the sale and products. There is also an app on which various products are available.

Dr. Dhruva Jyoti Pati, Dean & Director of India Today Group assured that India has a good rapport in the marketing of food products to various other countries, adding that export has promise for Indian MSMEs.

"I prefer to purchase the products from women's SHGs as they are organic, unique, handmade and quality-wise good. If products get the international platform; there would be no scene to look behind."-- Smt Madhuri Sharma, DDG, NIC

Shri Rajshekhar reminisced that he has been in the profession of diplomacy for more than three decades and wanted to see women rural artisans as more vibrant and more economically developed. He felt that workshops of its kind are a good medium to suggest how the SHG products can be taken to the international level. Dr. Parashar congratulated the women and appreciated the efforts that brought them to this platform. He said artisans might coordinate with the Ministry of External Affairs with their products to get a decent global platform. Science and technology are essential in each aspect of production. With the help of science and technology, artisans can also improve their products' quality.

Figure 2: Presentation by States to the Delegates at the Workshop

State	Presentations	State	Presentations
Arunachal Pradesh	Ms. Tulika introduced Arunachal's special Ginger Candies, Black rice, bamboo shoots and exotic ginger. She told the story of how the rural women artisans prepare ginger beer during Christmas.	Gujarat	Displayed diverse types of Kachh Shawls, Stoles with unique designs.
Himachal Pradesh	Showed their intricate shawls and craft	Goa	Told stories about cashews and spices and how SHGs in Goa developed.
Karnataka	Introduced their special reversible leather paintings and wooden toys. The art and history of the leather paintings intrigued the audience.	Daman and Diu	Ms. Meera displayed the Nicobari mat and Coconut oil.
Uttar Pradesh	Ms. Priyanka introduced khadi products, hand embroidery and Zari sarees and handicrafts.	Kerala	Presented a range of unique products: jackfruit, spices, and handlooms
Jharkhand	Showed their locally made lemon grass essential oil, among other herbs.	Punjab	Displayed their intricate phulkari designs.
Jammu & Kashmir	Showed local woollen products	Odisha	Ms. Sudarshana Sahoo presented the art of making baskets and Odisha handloom

The dignitaries were taken for a visit to the stalls after the workshop.



4.4: Day IV: B2B Workshop: How to promote products and scale up business

The workshop series fairly established the significance of e-commerce in scaling up business and reaching distant markets. The fourth day hosted a series of networking workshops and B2B meetings with e-commerce platforms to foster the growth of SHG-led small and medium enterprises in the virtual business universe. Dr. Akanksha Shukla opened the sessions by reiterating the importance of marketing through e-platforms.

4.4.1. Introduction to GeM Portal

The workshop started with Shri Suraj Sharma and Shri Anurag Awasthi from GeM. GeM is a government e-marketplace initiative of the Department of Commerce of Govt of India, in which the buyer is always the government or government agency, and the seller may be anybody. GeM has been mandatory in government system for more than the last five years. All government policies are covered in GeM. There are more than 55,000 buyers and 31 lakh sellers, and 31 per cent of the total sale is through small-scale industries.

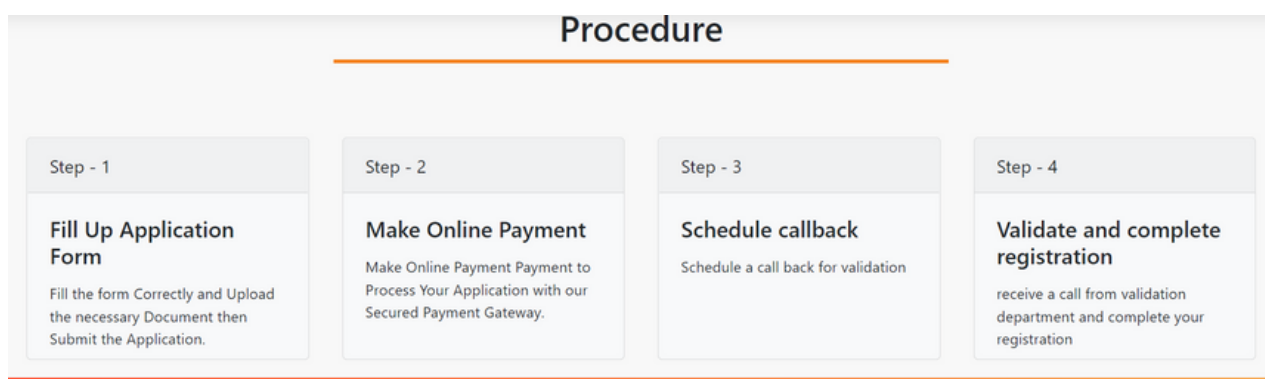
Shri Sharma explained the registration process in GeM on the website (GeM.gov.in.), in which around 65 lakh products and 200 services are available. Participants were introduced to GeM Sahay, the latest feature through which loan is provided. Mr. Sharma showed that registration in GeM is an effortless process. He explained the entire registration process in detail. Caution money is required for the GeM website, but it is completely exempted in the case of women SHGs registered under NRLM. On the website, SHGs may register the products under Heritage products. Further, for the facilitation of the members for the registration, there is a training calendar link on the website, which is mentioned as Facilitation and training calendar on which online training sessions are available. It was interesting to know that SARAS is also on the GeM portal at five distinct categories where SHGs (seller) may update their products. If the inventory of stocks remains idle for more than six months, it will be expired. Shri Suraj suggested that products should be initially procured at the district and state levels, before going to the national level.

4.4.2. Introduction to Flipkart Samarth

The second session of the workshop invited Flipkart representative Mr. Dhananjay. He introduced Flipkart Samarth, launched on 31st July 2019, for handmade products. It was learned that Flipkart had signed MoU with the Ministry around two weeks ago, specifically for the SHG products. Samarth aimed to open national market access for such communities to a growing pan-India customer base of over 350+ million while supporting them with time-bound incubation support to help them effectively shift to an online business model. Since its inception, the programme has provided increased visibility for handicraft and handloom products, directly impacted the revenue of sellers, and facilitated the transition of sellers to the e-commerce ecosystem. All these factors have contributed to Flipkart Samarth becoming an effective market linkage partner for the beneficiaries.

To avail Samarth, Mr. Dhananjay focused on the importance of good photography, sufficient inventory, and excellent quality of the products. He explained how the artisans could register their products within three hours. Mr. Dhananjay said that after the completion of registration process under Samarth, the seller would get the calls from business managers and trainers who will support them in selling their products on the platform. The products under Samarth appear on the website with a specific tag, reflecting that the product is handmade and organic. He expressed optimism that as artisans increase their presence on the online platform, they would prove themselves as more extensive established sellers/entrepreneurs in future.

Figure 3: Steps to Register at the GeM Portal



****For SHG groups or low-turnover businesses, there is no fee for registration.**

4.4.3. Buyer-Seller Meet

A Buyer-Seller meet was organised with the Confederation of Indian Woman, Delhi. Smt. Rachna Kalra spoke on their NGO and its support for the woman artisan and SHS members through Udyam Sakhi and other projects. Smt. Kalra believed that the successful implementation of government schemes touching the downward section of the society could result in empowering women. Artisans also interacted with Ms. Meenu Maggon, Director of Kaunsiurge Global Private Limited, who promotes and trains the women in making good products. After purchasing these products and ensuring high quality packaging, the firm sells them at a reasonable market price.

4.4.4. Introduction to Kalgudi.com

The Buyer-seller meet was followed by a session from Shri Ramu Eluri from Kalgudi.com, Hyderabad. Mr. Eluri explained online marketing in an attention-grabbing way. He warned that boarding product at the online platform is a big challenge. The seller should be aware of the write-up of these products that draws the attention of the buyer, who wants additional information. There must be training to make SHGs understand e-commerce and uploading product images.

Quality is of utmost importance in an online business. SHGs must be cautious about the delivery and pickup of the products as they can be damaged in transit. Packaging of products should be perfect to avoid any spoilage, leakage, and breakage; in this regard, training for low-cost packaging should be given to SHGs. He also warned that no platform promotes the products of rural artisans during sales. There must be a good mechanism to deal with the customers on online platforms.



The SHGs showed tremendous enthusiasm in registering with the online platforms. By the end of the SAARS Aajeevika, more than 50 SHGs registered their names with the Flipkart Samarth team.

4.5. Day V: Workshop on brand building for business: product set-Handloom/craft and consumables.

For a successful business, small businesses run by the SHG members must know the importance of packaging and branding. To guide the women towards best practices of branding and packaging, the fifth day of the workshop focused on brand building and packaging of products. Ms. Ritika Agarawal, NIFT presented a detailed session on Branding, Presentation and Packaging.

As the climatic condition choices of customers vary from place to place, sellers should **always be ready to bring changes to their products**. The SARAS products follow this adaptability very well.

Branding and logo give an identity to the products, which is necessary. Brand introduces the business to customers. In branding, brand differentiation and positioning are especially important, which shows how entire products are different. For example, 25 per cent of products can be kept for sale to common customers spending up to Rs. 1000, whereas another 15 per cent may be reserved for higher value products up to the range of Rs. 5000. Sales targets and customers of the products must be **pre-planned**. Brand should be propagated through **advertising**.

Artisans should also pay attention to the **personalisation or customisation of the products**, which attracts the customers. Further, quality must not be compromised as the customer evaluates the brand based on the feedback.

Artisans must **explore the simplest way of selling the product online**; they can sell their products well on Instagram and Facebook, as they are free of cost. Artisans must also know the exact way of the photoshoot - they can place the small products in front of a simple white sheet so that only the product would be highlighted. There should be back-end stories or videos to seek the customers' attention.

For good presentation, stalls should be designed and displayed, allowing customers **to come inside the stall and choose the products** as per their choice. This move will **enhance the confidence of the customer**. Experimental things seek the attention of the customers; therefore, one should be ready for variation, for which artisan must have the knowledge of computer, internet and online websites like Pinterest.

Hampers are good selling trick of the products which are registering lower sale: Artisans can make hampers mixing one piece of under-sold product with few pieces of highly sold ones.

It is necessary to practice sustainable packaging and avoid plastic packaging. There are diverse types of attractive packaging of paper, jute, cloths, bamboo, and coconut leaves which can be innovatively used to pack and increase the product's value. Interesting and unique packaging enhances the value of the products up to ten times, which not only seeks the buyer's attention but also enhances the margin of the artisans. For example, women from Himachal Pradesh can readily avail pinecones, which make for expensive product packaging along with brown paper and simple twine.



4.6: Day VI: Leveraging digital platforms for scaling up business & building up a Business from an Idea

The final day of the workshop series focused on technical issues linked to the business. Senior journalist Dr. Aparna Dwivedi from New Delhi introduced the participants to **digital media** platforms to scale up and connect with the larger market. It was followed by a session on financial models for transforming into higher order SHG by Social Entrepreneur Shri Tara Chand, who spoke on **fiscal management** and **financial planning** for small businesses.



DIGITAL MEDIA PLATFORMS

Online delivery of products and services has opened business to customers with the spending power, who would spend a higher amount for an online business rather than buying it cheaper at a physical market. The key learning is that products that are uploaded on an online portal can be sold at a marginally higher rate. Maintaining a complimentary review of the product is crucial for an online business.

Components of ONLINE Media

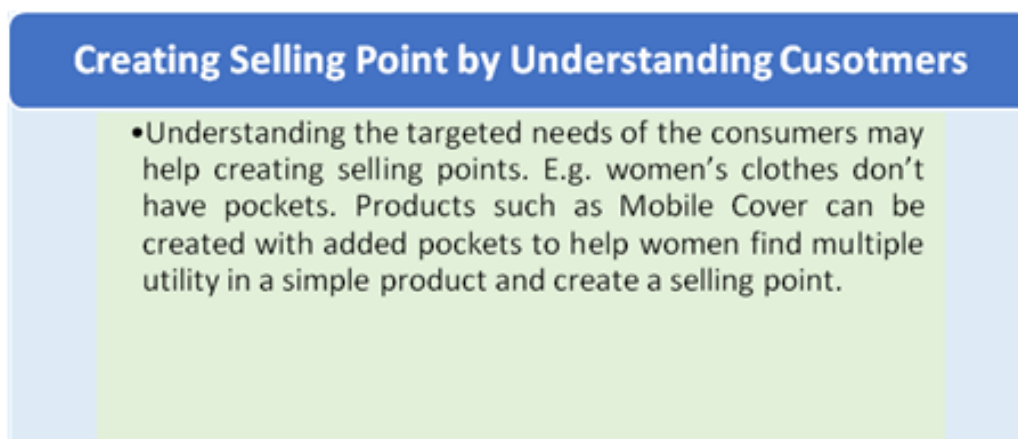
Social Media

E-commerce Website

Messenger Apps

Entering online media is not a costly affair. A simple video reel on Instagram can be an effective advertisement for SHG-made products.

Dr. Dwivedi demonstrated how to utilise the Amazon.com portal, and the precautions women should take while doing online business such as correct listing and e-KYC.



WhatsApp and Instagram are inevitably going to dominate business in the coming years. Therefore, creating a strong password for Digital Platform and creating OTP-based log-in are extremely important as hackers may harm business.

If any fraud occurs, the account credentials must be reported and corrected immediately. As digital mode takes over, constant vigilance will be an inseparable part of business strategy.

In the second workshop of the day, Shri Tara Chand oriented women on how to assess the feasibility of **building a business from an idea**. The workshop started with a candid discussion of the potential challenges that SHGs face while doing business.

WHAT ARE THE ISSUES YOU FACE WHILE DOING BUSINESS?

- Digital transaction is challenging at times as the customer often has money in the app wallet – which is not connected to Bank Account
- Handicraft products have costs involved due to the time and effort put into them – but customers still bargain for low prices, making it difficult to sell.
- Several platforms, such as exhibitions and fairs are lesser than the production rate. At times, products get damaged before reaching a platform. Other outlets or platforms are required to continue business without a break.
- Excess of paper works: building up a business has excessive paperwork, making women dependent on intermediaries and vulnerable to fraud.
- Women in remote areas lack digital training. Although they are advised to use Instagram, etc., the provision of basic digital skills is a major lacuna.

WHAT ARE THE STAGES OF BUSINESS?

In the simplest form, a business has three stages.

Figure 4: Stages of Business

Stage>	Birth Stage	Growing/Survival Stage	Maturity Stage
Feature>	Establishing the Farm	Working on Finances	Stagnant Cash Flow
	Getting Customers	Becoming Profitable	Capital spent on business
	Finding Money	Growing cash flow	Decreasing Sales
Caution>	Advertise and distribute	Cost efficiency	Need to reinvent

More immense struggles in doing business are faced in the first and second stages. It is necessary to widely advertise and ensure proper network and distribution to increase the cash flow and profit of the business.

A. How to assess the feasibility of the idea?

The first step is to assess the USP of the product of interest. What is the idea? The new idea needs to be implemented and researched in the community. For instance, in a market where the candle is not in demand, any business producing candle will end up in loss. In order to understand the market trend, the idea must be discussed with the SHGs, community members, and other stakeholders.

B. Planning is vital before going into production.

A clear purpose of business must be conceived before setting up a business. The market research should result in an indication of what will be the cost and what will be the return so that a Return-on-Investment can be assessed. For remote areas, marketing strategy and transport strategy must be defined.

For example, jackfruit chips and pickle business is feasible in Meghalaya but not in Delhi as the cost of acquiring raw material will be too high compared to the demand for the product.

Importance of Market Research: A Case of Sanitary Napkin in Delhi

The Sanitary napkin produced for a market in Delhi failed as Delhi has cheap and excellent quality options. To solve this, the company started giving free samples and collect feedback to improve the product. At the same time, they did a market survey of other available products to understand the competition.

C. Is there adequate finance?

Once the return analysis is done, the enterprise should be able to prepare a financial plan – how long can the enterprise sustain initial loss? How long will it take to reach break-even, i.e., no-profit-no-loss in business, before the business becomes profitable?

D. Clean Documentation is necessary:

Daily-diary and accounts maintenance is an excellent practice for several reasons.

- Is the raw material being properly utilised?
- Is the business efficiently use inputs?
- What is the exact product costing?
- What is the savings from the business?

Khata-Bahi App, Cashbook, and Tally are prominent accounting software and tools for daily accounting. Unless one maintains clean documents, the business can neither be tracked nor profit be monitored.

E. Understanding Credit Scores

When an enterprise takes loans, banks assess the Credit Score of the SHG – if the repayment is timely and regular, the possibility of getting a large amount as loan is higher. Keeping a regular activity in the loan accounts is necessary to maintain a high Credit Score.

A SUCCESSFUL BUSINESS ENTERPRISE MUST HAVE A MENTOR – SOMEONE WITH KNOWLEDGE OF FINANCE, BUSINESS AND MARKET WHO WILL BE ABLE TO PROVIDE INFORMED GUIDANCE ABOUT BUSINESS STRATEGIES.

F. Distributor Network

Once the financial planning and product-related market research are completed, a distributor market must be identified for selling the product. Exhibitions can help connect to the distributors.

G. Commitment is necessary

It is necessary to be consistent and committed to make the business sustain and reach a profitable stage.

H. Teamwork and proper division of labour

A sustainable business requires dedicated teamwork and division of labour. No big business can be a one-person task. The SGH must yearly meet and identify the skills of women and divide the work accordingly.

I. Environment

There needs to be support from within the SHG and from people around the SHGs.

J. Insure

No business can be risk-free. There may be natural or manufactured calamities. It is necessary to insure and keep a strategy for unforeseen challenges.

K. Importance of guidance and mentoring

It is vital to have a mentor for establishing and planning a business. The mentor can be a veteran businessperson, bank officer, or an expert in the field of business and finance. But discussing the strategies with knowledgeable persons, ensuring availability of all required information before planning and executing the plan are necessary for a sustainable business.

The session concluded with a vote of thanks proposed by the state coordinators.

5. SUMMARY OF LEARNING

The workshops encouraged energy and enthusiasm in the participants from SHGs. Rural artisans signed up for the digital marketing platforms. Towards the end of the workshop, the artisans could list the ways to package and display their products. There was a visible change in the attitude of women, who were more confident in communicating with the customers and pitching their products. The workshops were attended by both SHG women and their state coordinators with great enthusiasm.

The key learning points that emerged from the series were:

- a.** There should be continuity of production so that stock is maintained and customers are not returned empty-handed.
- b.** Presentation is important. To attract customers, the product needs to be pitched with confidence. The producer should have confidence in her work before asking for the customer's trust.
- c.** Packaging can be sustainably done with materials available around households for a much cheaper cost. Innovative packaging helps in increasing the product's value.
- d.** For digital presence, every product should be properly packed and photographed attractively in detail—enterprises should not wait for an exhibition or opportunity to photograph their work – it should be a part of the production cycle.
- e.** It is important to keep inventing new products and adapt to innovative marketing techniques such as digital marketing, online distributor's network, and WhatsApp Business App.
- f.** Quality maintenance is as important as the presentation, if the business is to survive a long run and the brand is to be built.
- g.** Thorough planning should be done to maintain profit and survive market shocks.

PRE-WORKSHOP ACTIVITIES:

1. Consultation with key stakeholders to identify the relevant expenditure heads and preparation of workshop proposal.
2. Presentation of Budget proposal to School Head, Director General, NIRDPR and Implementation-Committee of the SARAS-Aajeevika. Review the Proposal.
3. Coordinator takes approval of sessions, budget and identify AD with authority of booking the budgets.
4. Send intimations to Event Management Agency through Implementing authority to arrange the logistics.
5. Contact and book slots of all identified resource persons.
6. In the case of international workshop concerning MEA, intimate the Protocol Division of the workshop through proper channel, and send intimation to the Embassies to depute the resource the persons.
7. Issue invitation letters to Guest Faculty/ Speakers/delegates.
8. Engage personnel to continue follow-up confirmation letters from the Guest Faculty/ Speakers, listing confirmed resource persons, itinerary and logistics of visiting delegates and finalise the list of visiting delegates/resource persons before the workshop. Send the itinerary to Vehicle in-charge.
9. Arrange the logistics at the venue through EMA.
 - Banner /digital message/ welcome board
 - Training venue with mike, light, computer, projector, screen, dais arrangement, water bottles
 - Arrangement for photography and videography
 - Cleanliness and COVID protocol at classrooms.

DURING THE PROGRAM:

10. Orient the State coordinators about the program and ensure the participation of women through the state coordinators,
11. Course-coordinators to receive resource persons, initiate the programs and maintain discipline and engagement throughout the sessions.
12. Record the program minutes
13. Collect resource person's details and signature after the completion of the program and maintain diary for recording of visitors.
14. Coordinators officially close the sessions with a briefing note and deliver vote-of-thanks.

AFTER THE EVENT:

15. All invoices to be submitted and issue pay-orders
16. Diarise all expenditures, minutes of the sessions and document the learning



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