

Report
Capacity Building of Self Help Groups for
e – Marketing

CENTRAL RAILWAY AUDITORIUM

CMST

MUMBAI

SATURDAY 4TH NOV 2017



Bharatiya Stree Shakti



IRCTC



REPORT
CAPACITY BUILDING OF SELF HELP
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Report on Introduction on "Capacity Building of Self Help Groups for e – marketing" –CSR by IRCTC

Concept of E-marketing:

E-marketing is a process of planning and executing the conception, distribution, promotion, and pricing of products and services in a computerized, networked environment, such as the Internet and the World Wide Web, to facilitate exchanges and satisfy customer demands.

E-marketing is referred to those strategies and techniques which utilized online ways to reach target customers. There are millions of Internet users that daily access different websites using a variety of tools like computers, laptops, tablet and smart or android phone devices, and the number of Internet users are increasing very rapidly. So every business seems to be jumping on the Internet marketing bandwagon. The Internet is most powerful tool that can put any business on solid footing with marketing of leading companies. There are many free as well as economical way on Internet to promote business. Successful companies must ask themselves some tough questions about how they will promote their business online? What their company expectations are? And what will be their plan to meet those expectations? After answer all these questions a company should design an effective marketing plan.

Advantages and disadvantages of E-marketing:

Advantages	Disadvantages
<p>Following are some of the advantages of e-marketing:</p> <ul style="list-style-type: none"> • Extremely low risk • Reduction in costs through use of electronic media • Faster response to both marketers and the end user • Increased ability to measure and collect data • Opens the possibility to a market of one through personalisation • Increased interactivity • Increased exposure of products and services 	<p>Following are some disadvantages of e-marketing:</p> <ul style="list-style-type: none"> • Dependability on technology • Security, privacy issues • Maintenance costs due to a constantly evolving environment • Higher transparency of pricing and increased price competition • Worldwide competition through globalisation

Linkages with IRCTC and Self Help Groups (SHGs)

Over the last several years, the institution of Self Help Groups (SHGs) has added new dimensions to women empowerment in India by providing them sustainable livelihoods. Not only did women get a platform for saving, lending and borrowing money, but also

became financially self-reliant and received respect, attention and importance from their family members. Team building activities of SHGs across the country have boosted women's confidence and have molded them into next generation leaders. Thus, SHGs have facilitated the creation of formal and structured work opportunities for women and have thereby made them equal partners in economic development.

Earlier this year, IRCTC floated an EoI (Expression of Interest) for Short-listing of Self Help Groups (SHG's) as Vendor for Provision of Supply & Delivery of Pre-ordered meals through e-catering. Bharatiya Stree Shakti, an NGO with its presence in several cities of the country, has undertaken the initiative of identifying SHGs and connecting them with IRCTC's endeavor.

Bharatiya Stree Shakti, with TISS as the knowledge partner, organized a daylong workshop on 4th November 2017 for capacity building and training of SHGs. The workshop was held at Chhatrapati Shivaji Terminus' Central Auditorium between 9am to 4.30pm. The aim of the workshop was to familiarize SHGs to IRCTC's venture of E-Catering & E-Marketing and thereby creating opportunities for SHGs in preparing fresh meals and delicacies. The initiative would also provide an enabling platform for SHGs to market their products and empower them with sustainable livelihoods.

Importance of Connection with SHG:

Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrollments, and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste members.

SHG lays emphasis on activity clusters based on the resources and the occupational skills of the people and availability of markets so before the workshop we have identified states, station, SHG, NGO and various participants who can be part of the workshop in coordination with NABARD and IRCTC.

Methodology for empaneling maximum number of SHGs

- Create database of SHGs including name of SHG, location, contact details, contact person
- Contact SHGs to understand the feasibility and interest to empanel in E- Catering
- Prepare checklist of all required documents for empanelment
- Assess the areas where attention is required (like FSSAI, Certification of SHGs, documents from Charity Commissioner, etc.)
- Handholding of SHGs, wherever required and possible, Handholding requirements from NABARD and Bank of Maharashtra. Loans or grants checklist of equipment for kitchen
- Collect as many documents possible within 15 days and then follow up on pending documents, if any
- Target to empanel 25 SHGs by the end of current financial year

- Roles of all stakeholders to be defined namely BSS, TISS, IRCTC, NABARD, BOM, etc.

Programme schedule:

IRCTC workshop – 4th November 2017

Place-Railway Auditorium,CMST Mumbai

Session	Timings	Details of the programme
1	10:00 a.m. to 11:15 a.m.	<ul style="list-style-type: none"> ▪ Inauguration ▪ Introductory session- Importance of e-commerce and e-marketing - PPT by TISS
2	11.30 a.m. to 1.00 p.m. (10 min Each followed by Q/A)	Presentations on execution of the business model with resource persons e-marketing services
Lunch Break		
3	2:00 p.m. to 3:30 p.m. (10 min Each followed by Q/A)	Panel Discussion on empanelment and financial aspects of e marketing
4	3:30 p.m. to 4:30 p.m.	Concluding Remarks

Workshop details:

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability and improve the quality of life for women. In an effort to empower women from rural areas and small towns, so that they are able to use their skills to earn their livelihood, three prestigious organizations i.e. IRCTC, TISS and BSS joined hands to implement the project called E-marketing/ E- catering.

For the empanelment of these SHGs into such portal campaign, a need was felt to impart training to the women running these SHGs and give them holistic information on how to empanel themselves with such camp and make them aware of how to run businesses and avail financial aid for the same. The response to this workshop was overpowering with the confirmation of 177 participants from different states.

The workshop was spanned over 4 sessions - Inaugural, Session on E-marketing, Challenges in E-marketing and Open session.

Inaugural Session:

In the inaugural session, BSS Office Secretary Mrs. Seema Deshpande welcomed the participants and introduced concept of the workshop. She said initially only 8 SHGs were associated with IRCTC but IRCTC and TISS joined hands together to bring into additional SHGs.

Mrs. Ragini Chandratre, Maharashtra State Secretary, Bhartiya Stree Shakti (BSS) briefed the participants about BSS and its various activities. She said BSS was established 30

years ago in Maharashtra and it has got five-point agenda for working in the field on education, health, equality, self-respect and financial independence. BSS organizes many such empowerment programmes for women, health awareness programmes like cancer awareness, hygiene, awareness on menopausal problems etc. Women are taught importance of financial independence through bachat gat, swayam sahayata group etc. There are other activities also for women like reading group.

Mrs. Neela Dabir, Dean, School of Vocational Education, TISS, in her speech, said that initially women were not very approachable to the idea of these SHGs where women come together to do some constructive work. But empowerment needs awareness, so it was the nationwide movement through which women started becoming more self-sustainable. Education may or may not be necessary for empowerment but confidence to do the work is the requirement. She further added that today's world is digital world and this E-marketing platform will be useful for the participants to learn for the case of doing businesses.

The next important speech in the inaugural session was from, Mr. G. R. Chintala, Chief General Manager, NABARD. He said NABARD has always been useful for SHGs. NABARD started with pilot project for women empowerment in 1987 in the states of Karnataka, Tamilnadu and Andhra Pradesh. After that, the project was mainstreamed. Today there are 85 lakh SHGs in India and nearly 10 crore women are associated with them. Savings of nearly Rs. 16,000 crores is done by these 10 crore women. He further said that till now, Rs. 61,000 Crores loans without security are given the women associated with SHGs and NABARD is willing to give loans to deserving SHGs. He also mentioned that since 1996 banks started assisting women due to that women got empowered and their family life also improved. Mr. Chintala further mentioned that Indian Railway has a large network and traditionally many eatables are available across the length of the network. But there is no channelized system. For developing channelized system woman need training for catering.

Mr. Arvind Malkhede, Group General Manager, IRCTC in his speech gave information about IRCTC and its activities. He told the participants that IRCTC has already gone digital by the way of its E-ticketing facility. Rail Neer is one more facility introduced by IRCTC. Indian Railways has given catering to IRCTC and it is being implemented in 400 trains today. He complimented SHGs for doing big work in many areas, especially catering. He said that E-Catering setup could be done in entire nation where food cooked by SHGs will be provided in the trains. Further he added that the SHGs need to maintain consistency in food quality and specialized packaging methods needs to be used. Not only E-Catering but also E-marketing is the need of time where locals can sell handicraft and handloom items. E-marketing is future and IRCTC will help deserving SHGs to help and achieve desired goals through overall growth and development.

Session on E – Marketing for SHGs/NGOs:

The second session on E – Prof. Medha Somaiya, Tata Chair Professor, TISS conducted Marketing for SHGs/NGOs. Prof. Medha explained the concept of E – Marketing, be it for food or handicraft items. She explained the importance of quality standardization and said that maintaining the quality of cooked food is equally important as the quality of raw material used. It is also important that there has to be consistency in taste of the

food. She explained in highly simplified manner and friendly language how to market a brand on Internet thereby marketing the organization itself to attract more business. While explaining about various e – marketing methods like Search engine marketing, Display Advertisement, e-mail marketing, Interactive marketing, Blog marketing, Viral marketing, she also explained how to use search engine for this purpose. Prof. Medha presented how to understand operation module for this complete exercise of e – marketing of food, from how to upload the menu till execution of the order and receipt of payment. Moving further she added how to recover payment in case it is online payment. She also spoke about various advantages of e–marketing like Easy accessibility of consumers, Pre Order model, Savings in money, Recognition and branding, Regular self-assessment and Expansion of business. The challenges faced include Technology, Quality control, Low connection speed, Operational Hazards, Local level difficulties with company, etc.

Prof. Medha further explained the financial part of the business module and types of the meals namely mini meal and full meal, basic cost of raw material and cost per thali.

She also talked about various benefits of E-marketing of food to SHG, which are as follows:

- Easy approach to customers
- Scope to earn additional revenue through modern floating markets
- Promoting and publicizing local cuisines
- Increased employment and income generation opportunities
- Sustainable business in long run
- Market driven pricing to enable earning profits
- Wide publicity of SHG brand
- E- Commerce to help selling the products with more shelf life
- Convenience for customers as well as caterers as well as artisans

Towards the end of her presentation and after giving end to end information on E- Marketing, business modules, financial module, Prof. Medha made an appeal to the participants to get empaneled with IRCTC e-market and other organizations to start their businesses. To bring uniformity in the system she requested that SHGs could get empaneled under the name 'A HOME FOOD' for food items and 'A HAND SKILL' for handicraft and handloom items.

Challenges in e-marketing:

After the presentation of Prof. Medha Somaiya, representatives from 3 SHGs who were already involved in various projects related to E-catering were invited to share their experiences.

Mrs. Rajkumari Choksi from Shri Lakshmi Mahila Mandal gave information on the business model being run by their SHG and also explained about the challenges faced. She talked briefly about one major challenge that was hindrances that they were facing from traditional vendors who are selling food on railway network. She mentions that the focus of their SHG is on quality of food.

Mrs. Namita Khedekar from MAVIM spoke Maher group, informed about the activities of their SHG and informed that since December 2016, they have achieved 100% success rate. Till now 30 women have been skilled and customer care is their focus. All the information of the customers and their menu requirement reaches them on email. Basic challenge faced by them was to train woman on use of Internet and handling online orders. Knowledge of business and business plan was given to them. She informed that building blocks for the success of MAVIM are customer care, ethical business, team building and motivation of SHG members.

Mrs. Chandrika Chauhan from Udyog Vardhini spoke on challenges in marketing. She informed about inception of their how she started SHG and various standardization and quality control they focus on while promoting their products. Mrs. Chauhan mentioned that they have excellent practice of maintaining the records for tiffin services. She also told that behind every successful business it's how one documents their records. Udyog Vardhini prepares food for 4000 people every day.

Ms. Nidhi Pant Co founder of "Desi Videsi Foods portal" spoke for e-marketing work being done in Aurangabad. She briefly talked about how they have started 200 SHGs. She has also mentioned that they have made a research on how to make chips from various vegetables using air dryers installed at farmers' premises, thus keeping intact the food value safe. She informed today their products are being sold on Amazon. They also go for geography specific sale. Towards the end of her session she offered that SHGs could join her organization for their further growth and development.

Special Presentations:

After the session on challenges in E-Marketing, two special sessions were held.

Mr. Ganesh Parlikar from FSSAI talked about food safety standards and laws related to food. He briefly informed the participants about food acts, statutory requirements, good manufacturing practices, good hygiene practices. He educated the participants about the role of FSSAI in terms of inspection of raw materials used, cooking equipment used, analysis of food samples. He also told the participants to visit FSSAI website and download pink book which has entire information on safety and nutrition guidelines which can be a good reference book for people in the business. This presentation threw light on legal side of the food business, which is necessary for the knowledge of the SHGs, which are into food business.

This was followed by a presentation from Mr. Anil Sawant, Lead District Manager, Bank of Maharashtra (BoM). He said that BoM has always been supportive to help SHGs financially as women are good planners and they make efficient use of money lent to them and they also return the loans in time. Mr. Sawant gave very valuable information to the participants on how to open SHG account, the requirements, lending norms, applicable interest rates, etc.

The presentation delivered by Shri Umesh Naidu from IRCTC briefed the participants about the detailed empanelment procedures and about mandatory eligibility criteria. Various means of booking meals through e-catering were discussed. The SHGs were made aware of the processes like menu designing, processes for acquiring platform permits for

the delivery persons etc. SHGs were appealed to give due importance to include regional cuisines in their menu. The SHGs were advised to take up the e-catering venture as an additional means to earn revenue support. Policy for online handicraft website promotion was also discussed in brief.

Open Discussion:

After the day's sessions were over, the forum was declared open for Question-Answer session. This assembly was represented by Mr. Anil Sawant, Bank of Maharashtra, Mr. Ganesh Parlikar, Food Corporation of India FSSAI, Mr. Umesh Naidu, IRCTC, Mrs. Chandrika Chauhan Udyog Vardhini and Mrs. Namita Khedekar, Maher. Participants asked many questions related to loans, repayments, loan guarantee, the kind of handicrafts items which can be sold, GST issues, how to address geographical limitations to do business, enrolment with IRCTC, etc. This session was very informative for the participants.

Concluding Session:

Before the concluding session, Ms. Pragati Sohoni, Sr. Executive Officer, Indian Electrical & Electronics Manufacturers' Association was called upon to express her thoughts as an observer. Representing the customers travelling on Indian Railway, she said the entire workshop was very much enlightening for the present audience as it covered all aspects of the business. She said that taking into consideration expanse of about 92,081 running kms of Indian Railway gives an idea of enormity of this project and huge business opportunities it can offer. She said it is very important for all the sisters of SHGs to become Internet friendly. E- Catering and E- Marketing project involves a big value chain of IRCTC through which actual food business will be done, TISS to help offer business and financial modules, BSS to involve SHGs across the nation.

Mrs. Shailaja Guntuk, Bhartiya Stree Shakti, conducted the Concluding session. She took a stock of entire day's sessions and how all aspects of doing business were addressed. She also proposed a vote of thanks and expressed her gratitude for all those with whose support the workshop got an overwhelming response and was successful.

All in all the Capacity building workshop was holistic in a true sense as it touched upon enrolment with IRCTC, e-marketing portals business modules, financials involved, how to do e - Marketing, how to avail financial support from the financial institutions and laws about food and safety. The workshop enlightened each and every participant in the audience.

Learning Material distributed in workshop:

Introduction

Today, digital marketing industry in India is growing at its peak, and is still progressing. Many factors are responsible for this growth. The use of communication tools has greatly changed in the year past. No one ever thought to have a credible deal online.

As in last five years digitalization has grown in India, the online users in India doubled from 120 million users in 2011 to 278 million users in 2014. Mobile also showed remarkable

advancement with 900 million mobile connections and 220 million smart phone shipments in India in 2014.

Low cost of handset is now available making it possible for India to have about 600 million Internet users, which ultimately creates a fascinating business opportunity to sell to a growing population.

The following survey from people indicates the size of Digital Marketing industry in India:

- 34% of the companies already had an integrated digital marketing strategy in 2016
- 72% marketers believe that traditional model of marketing is no longer sufficient and this will make the company revenue to be increased by 30% by the end of 2017

Service providers such as Desividesi, Swiggy, Amazon etc. are tapping for local markets, vendors.

Example is IRCTC-

With nearly 1.9 crore people travelling each day across the major stations in India, the country has witnessed a major growth and improvements in terms of travelling via Indian railways. With growing rail traffic, the needs for clean and hygienic foods have been a major concern for the travelers. Tapping into this opportunity, multiple service providers sprung up across major stations to meet the traveler's needs. With surge in trusted e-catering services providers, train travelers can order food of their choice from various food outlets, which fall en route to their destination stations.

With the boom in the sales of smart phones and Internet usage, almost every restaurant is going online to offer their services to customers on the go. E catering provides a future ahead for food services and has created a recommendable space for itself in the food and beverages market today.

Further, for similar reasons, there has been a spur in the popularity of IRCTC e-catering service with a steady rise. It followed rebranding of the e-catering services to "Food on track" service by IRCTC in 2015, which allows the passengers to order food, snacks and beverages while travelling, either online or through a toll-free number. This food on wheels concept will bring joy for many travelers who feel dreaded while travelling a long distance by train and crave for good quality food, which is rarely available right now.

Objectives

The major objectives of the current initiative are:

- To link and empanel the SHGs and local NGOs with service provider companies i.e. Swiggy, Amazon, DISIVIDESI, IRCTC for e-catering and e-marketing of local items
- To do the capacity building of the linked SHGs and NGOs to develop a successful and sustainable model for income generation
- To empower and strengthen the SHGs and NGOs to participate in the floating market.

Benefits of E-marketing of food items to SHG:

The e-marketing service benefits the stakeholders (SHG) and NGO. In IRCTC case it benefits the travelers through increase in food choices, customized offers, local cuisine,

efficient checkout gateway, along with live customer support and a feedback loop. Since travelers are benefitted, it helps in overall development of the SHG. Few of the benefits for the SHG linked within the e-catering market would be:

- Customers will easily available for product selling
- Scope to earn additional revenue through modern floating markets.
- Promoting and Publicizing local cuisines
- Increased employment and income generation opportunities
- Sustainable business in the long run
- Market driven pricing to enable earning of profits
- Wide publicity of SHG brand, if any
- E-commerce to help sale of product with more shelf life.
- Convenience for customers as well as caterers as well as artisans
- Empanel SHG/NGO to sell food products into a brand name called A HOME FOOD
- Empanel SHG/NGO to sell handicraft products into a brand name called A HAND SKILL

Description of the Stakeholders:

IRCTC: Indian Railway Catering and Tourism Corporation Ltd. (IRCTC) is a Public-Sector Enterprise under Ministry of Railways. IRCTC was incorporated on 27th September 1999 as an extended arm of the Indian Railways to upgrade, professionalize and manage the catering and hospitality services at stations, on trains and other locations and to promote domestic and international tourism through development of budget hotels, special tour packages, information & commercial publicity and global reservation systems.

Bharatiya Stree Shakti (BSS): an apolitical voluntary women organization, is working with a vision to create gender equal society since 1988. It has network in all over India and linkages with other NGOs and SHGs. Also, it has a vast experience of Entrepreneurship Trainings, General-Legal Awareness Trainings for women and Financial Literacy trainings for SHGs.

Tata Institute of Social Sciences (TISS): The Tata Institute of Social Science (TISS) is a premier institute of social work in India. It was established in 1936 and was recognized as a Deemed University by the University Grants Commission (UGC) of India in the year 1964. The vision of the institute is to be an institution of excellence in higher education that continually responds to the changing social realities through the development and application of knowledge, towards creating a people-centered and ecologically sustainable society that promotes and protects the dignity, equality, social justice and human rights for all, with special emphasis on marginalized and vulnerable groups.

What is SHG?

A **self-help group (SHG)** is community-based organization, financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. SHG is a group, which is very common in India.

Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village/community for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

Goals of SHG to empower woman for eradicating poverty:

Self-help groups are started by non-governmental organizations (NGO) that generally have broad anti-poverty agendas.

Self-help groups are seen as instruments for following goals:

- Empowering women socially economically etc.
- Developing leadership abilities among poor and the needy people
- Increasing educational, financial awareness
- Improving nutrition and the use of birth control

What is NGO?

Non-governmental organizations commonly referred to as nonprofit organizations. NGOs are usually funded by donations, but some avoid formal funding altogether and are run primarily by volunteers. For this program we have measured registered NGOs working philanthropically for woman empowerment through catering handicrafts and handlooms.

Modality of Order of food items and handicraft on track:

- Applicable charges for integration of websites
 - For Self help groups:
 - www.ecatering.irctc.co.in – Rs10, 000+ GST per annum
 - www.irctctourism.com – Rs10, 000+ GST per annum
 - www.air.irctc.co.in – Rs 10,000+ GST per annum
 - SHG can register on any one of the above mentioned websites
- Operation model for SHG
 - One time Security deposit of Rs 5000/-
 - Uploading menu and prices on portal
 - SHG to pack and deliver the items at the train berth as per orders received through portal
 - Mode of payment – Prepaid or Cash on delivery(COD)
 - Hand holding by IRCTC in receiving orders and system related support for placing orders

Business Model for e-marketing of food items:

A business model describes the rationale of how an organization creates, delivers, and captures value, in economic, social, and cultural or other contexts.

What is e-marketing?

E-marketing or electronic marketing refers to the application of marketing principles and techniques via electronic media and more specifically the Internet. The terms E-marketing, Internet marketing and online marketing, is frequently interchanged, and can often be considered synonymous.

Different types of business models:

- Business - to - Business (B2B)
- Business - to - Consumer (B2C)
- Consumer - to - Consumer (C2C)
- Consumer - to - Business (C2B)
- Business - to - Government (B2G)
- Government - to - Business (G2B)

Our business model will focus on business to consumer type. Self help groups will prepare food items out of their pre set kitchen area near stations aligned through an application the food will channelized to consumer. While booking tickets consumer reserve their chosen items and as and when reached to the station will get the delivery of the items (food, handloom and handicrafts).

Basic investment model for E-Catering SHG IRCTC:

Initial Investments	Amount in Rs
Processing Fee (Non refundable)	1000
Service deposit (Refundable 1 year)	5000
COD Deposit (Rolling)	2000
Miscellaneous	2000
Total	10000

*Initial investment would Rs 10,000 considering they have a kitchen Setup

*Refundable amount would be Rs5000 which would refunded only when the partnership dissolves(min time 1yr)

Routine Business:

Assumed Cost for Veg MiniThali

Variables	Amount(in Rs)	Remarks
Raw material	40	Max it can go to Rs50
Packaging	20	Foil and other packaging material can be used
Transport/Delivery	5	SHG can keep delivery person or can have SHG person to do the delivery of the items
Labor Cost	13	SHG workers can do the basic work so that the labor cost can be divided amongst the SHG workers

IRCTC share	12	This is a fixed amount that is mandatory to be shared with IRCTC
Net profit	10	
Per thali cost	100	

Assumed Cost for Veg full Thali

Variables	Amount(in Rs)	Remarks
Raw material	62	Maximum it can go to Rs70
Packaging	20	Foil and other packaging material can be used
Transport/Delivery	5	SHG can keep delivery person or can have SHG person to do the delivery of the items
Labor Cost	30	SHG workers can do the basic work so that the labor cost can be divided amongst the SHG workers
IRCTC share	18	This is a fixed amount that is mandatory to be shared with IRCTC
Net profit	15	
Per thali cost	150	

Assumptions:

1. Each meal is sold at Rs 100/Rs150
2. The 12% fee to IRCTC is included in the meal price along with GST
3. Delivery charge is included in the meal price
4. An SHG sells 4 meals in a day so transport cost Rs. 20 is distributed in four meals

The SHG makes 10% profits in each meal order

Assumed basic cost per thali:

Quantity	Product	Price(in Rs)
50 Gm.	Pulse	6
50Gm	Rice	5
50Gm	Aata	4
100 Gm	Vegetables	5
50 Gm	Dahl/Raita	8
1	Papad	2
	Gas(Fuel)	5
	Masala & Oil	5
	Total	40

**Thalis can range from Rs 100(Veg mini Thali) to Rs 250(Non-Veg full Thali)

***AlaCarte can be sold separately /providing small portion of local cuisine as complimentary can do value addition

Cash flow for a year:

Month	Cash Flow (in Rs)	Profit Margin 10%(in Rs)
Month 1-Month 12	12,000*12=1,44,000	1200*12=14,400
Total(For 12 months)	1,44,000	14,400

Total profit margin is Rs14, 400 against initial investment of Rs10, 000(out of that Rs5,000 is security deposit. It will be refunded when partnership gets dissolved)

Frequently asked Questions:

- **What will be operational model?**

Operational model is given in the booklet but it is flexible you have to develop through trial and error method.

- **How to function without technical know how?**

It will be difficult but you can learn, it is easy to operate through mobile.

- **What will be the financial model?**

Financial model is given in the booklet but it is flexible you have to develop through trial and error method.

- **How much will be the deposit? Is deposit refundable?**

Deposit amount is Rs5000 and it is refundable only after operations of one year. It will be refunded back when SHG dissolves the partnership by settling the dues.

- **How "A HOME FOOD" will support SHG in future?**

AHOMEFOOD will act as a support mechanism as it is an open umbrella system. If you have any difficulty please contact through mail we will sort it out as soon as possible. It's free of charge.

- **Can SHG sell products on different E-marketing platforms?**

Yes, we encourage this as the workshop is planned for the same.

- **How IRCTC would support SHG?**

IRCTC will support SHG by empanelment with subsidies.

- **How to make arrangements for kitchen near the station?**

SHG may not require a kitchen setup near station they can deliver food using "Hot case"

- **How to make arrangements for efficient delivery to passengers?**

Details of coach and seats will be provided along with order that is 24 hrs. advance. Online tracking of the train will help in time management. Develop relationships with local stakeholders through networking and interpersonal relations. The model may vary with different e platforms.

- **Do we need special technology to receive orders?**

No, simple smart phones will work.

List of resource person and their organization for workshop:

S.No	Name of the person	Designation	Organization
1	Smt. Seema Deshpande	BSS Office secretary	Bhartiya Stree Shakti
2	Smt.Ragini Chandratre	Maharashtra State Secretary	Bhartiya Stree Shakti
3	Prof.Neela Dabir	Dean - School of vocational education	Tata Institute of Social Sciences
4	Shri.GR Chintala	Chief General Manager	NABARD
5	Shri. Arvind Malkhede	GGM	IRCTC

E-Marketing for SHG/NGO

6	Prof. Medha Somaiya	Tata Chair Professor	Tata Institute of Social Sciences
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Challenges in e-Marketing

7	Smt.Rajkumari Choksi	President	Shri Lakshmi Mahila Mandal
8	Smt.Sandhya Mishra	President	Sanskar Mahila Mandal
9	Smt.Chandrika Chauhan	President	Udyog Vardhini
10	Smt.Namita Khedekar	Community Manager-Resource centre	Maher Community Managed Resource Centre (CMRC)
11	Smt.Nidhi Pant	Co-Founder	Desividesifoods,Mumbai

Open Discussion

12	Shri Anil Sawant	Lead District manage- Thane, Palghar	Bank of Maharashtra
13	Shri.Ganesh Parlikar	Asst. Commissioner	FDA
14	Shri.Umesh Naidu	Dy. Gen. Manager	IRCTC

Concluding session

15	Smt.Pragati Sohoni	Sr.Executive Officer	Indian Electrical and electronics manufacturers association
16	Smt.Shaila Guntuk	Workshop In-charge	Bhartiya Stree Shakti

Expert:

Mrs. Urmila Apte

Project Coordinator:

Dr. Jyoti Chauthaiwale

Reach of the workshop:

S.NO	State	Station	SHG/NGO	No of participants
1	Maharashtra	26	57	97
2	Gujarat	5	6	15
3	Madhya Pradesh	11	17	22

4	Rajasthan	1	1	2
5	Chhattisgarh	1	1	3
6	Goa	1	1	1
7	Dadar and Nagar Haveli	1	1	3
	Total	46	84	143

Feedback from the workshop:

After the workshop was over, feedback was collected from the participants for following parameters: (on the scale 1-4, 1 being extremely bad and 4 being extremely good)

- Workshop arrangements
- Usefulness of the workshop
- Selection of topics
- Time management
- Session Speakers
- Usefulness of workshop materials
- Would you like to get empanelled with this project?

Out of total participation, 136 feedbacks were collected from the participants from Maharashtra, Gujarat, MP and Rajasthan. The average feedback given by the participants falls between good and very good on all above mentioned parameters.

Feedback:

Report	Workshop arrangement	Suitability of workshop	Selection of topic	Time management	Interest for empanelment	Systematic presentations by speakers	Knowledge of speakers
4-Very good	77	68	59	56	95	62	74
3-Good	43	62	76	80	8	61	47
2-Bad	1	0	0	0	0	0	1
0 - No answer	15	6	1	0	33	13	14
Total	136	136	136	136	136	136	136

Follow Up/ Action Plan:

- IRCTC has decided to start the program with 20 stations and 10 SHGs/NGOs out of which documents of 8 SHGs are ready and process of empanelment has been initiated
- 20 potential SHGs and stations have been identified from 20 different places
- SHG can also be associated with other agencies apart from IRCTC
- Documentation is under process

- Also, we have identified various portals for handicraft and food items to be sold through E-marketing

Portals for E-marketing for food items	Portals for E-marketing for Handicraft products
Desividesi Foods	Amazon
Swiggy	Flipkart
Food panda	Snap deal
Big Basket	Jabong
Grofers	Myntra
Orange Glad	India Circus
Mouth	Chumbak
Nature Box	Fab India
Fassos	Craftsvilla
Tastebells	Craftsshopsindia

Empowerment:

- NABARD has shared names of DDG and conversations with the officer has begun
- Discussion for empaneling SHG with Food plaza at various stations through IRCTC regarding involving SHG for providing local cuisine food to be sold under the brand name of food plaza has been initiated.
- 20 success stories would be showcased in 3 months which would lead to scale up the program
- NABARD has assured to support Pan India
- Preparation of proposal in under process
- Discussion with banks and micro credit department is also in process so that SHGs which are capable to repay loan will be directed for the loan on minimal interest rates.

Abbreviations:

Abbreviation	Full Form
BSS	Bhartiya Stree Shakti
NABARD	National Bank for Rural and Agricultural development
TISS	Tata Institute of Social sciences
SHG	Self Help Group