

# Self Help Groups as a Channel of Distribution: Paradigm in Rural Marketing

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## Abstract

A majority Indian population lives in Rural areas most of which are uniquely characterised by no access, no electricity, no ICT yet world's biggest emerging market. Hence tapping this huge BOP population through the conventional system is a big challenge that requires a highly customized penetration strategy. Many good products with affordable price tags and very convincing promotional efforts plunge into failure just because of poor supply chain or distribution network or escalating inventory costs. So the distribution network must be tailored to meet the needs of the business and its customers and present paper is an attempt in this direction. The first part of the paper will discuss the problems of Rural marketing in general. This emerging market has a gigantic size and has unique problems of its own. So a marketer needs to focus on a (well defined and suitable to the rural customer) distribution strategy in order to tap the rural market's potential. One such initiative has been taken by HUL in the name of "Project Shakti" wherein the rural market has been reached through women Self Help Groups. Companies can cultivate the power of these community organizations to increase sales in rural emerging markets. The paper will also highlight the progress of SHGs in Mewat District of Haryana and the potential of Distribution through Self Help Groups in this area as well as other areas having the same credentials. This area has a vast potential as having a very high women population and the ones who are very confident and can communicate effectively which is a prerequisite for an effective channel member partner.

**Keywords:** SHG, BOP, Women Emancipation, Community Organizations

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## Introduction

As per National Council of Applied Economic Research, rural market accounts for 55 per cent of LIC policies, of the 2 Billion BSNL Mobile Connections 50% are in small towns\ Villages, of the 6 lakh villages 5.22lakh have a village Public Telephone (VPT), 42 million rural Households are availing Banking services in comparison to 27 million Urban Households, 70 per cent of toilet soap consumption, and 50 per cent of TV, fans, bicycles, tea and wrist watch

consumption, Investment in formal savings instruments 6.6 million Households in rural and 6.7 million in Urban India. So as a target market, it is attractive not only because of the size, but also because of impressive growth potential.

Rural GDP has been witnessing strong growth in the last four years (average of 4 per cent) not only on the back of increase in minimum support prices for the agricultural products but also due to availability of alternative employment opportunities.

Table 1

<b>Demographic classification</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
Rich ( income greater than Rs 1 m per annum)	4.8	1.3	6.1
Well off (income greater than Rs 0.5 m per annum)	29.5	27.4	56.9
Total	34.3	28.7	63.0
<b>% of total</b>	<b>54.4%</b>	<b>45.6%</b>	

Source: Ministry of Communications & Information Technology, India

From the above demographic information one can explore the huge potential of Indian rural market. Just like any other market this market is also loaded with its unique features which can be either cultivated as opportunities or may be tackled as threats or challenges. Some of them are as follows:

#### Market Growth

The Indian rural market is growing at a rate of 3.4% p.a. According to a study by the Chennai based Francis Kanoi Marketing Planning Services estimated the annual size of the market is as under.

Table 2

Durables	Urban	Rural	Total % of rural households
Colour T.V.	30.4	4.8	12.1
Refrigerator	33.5	3.5	12
FMCG	66.3	35.2	44.2
Shampoo			
Toothpaste	82.2	44.9	55.6

Source: Survey by Francis Kanoi Marketing Planning Services

Figure 1

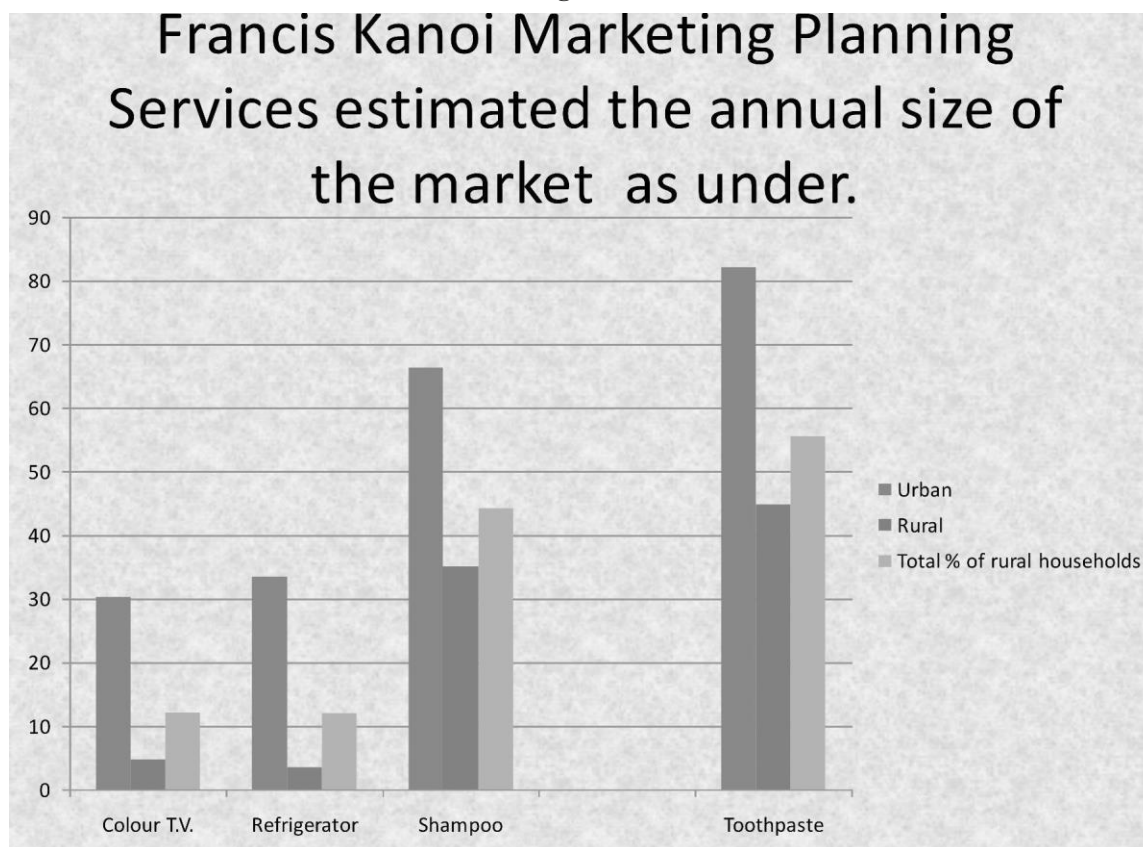


Table 3

FMCG	65000 crore
Consumer Durables	5000 crore
Agree Inputs (e.g.Tractors)	45000crore
2/4 Wheelers	8000crore
Total	123000crore

India's rural market offers a sea of an opportunity for the retail sector as well. The Urban - Rural split in consumer spending stands at 9:11 with rural India accounting 55% of private retail consumption. Currently the Indian Retail Market is estimated at Rs. 123000 crores and almost half of this growing retail Applied Economic Research) reports, rural India is home to 720 million consumers across 6,38,365 villages. 17% of these villages account for 50% of the rural population as well as 60% of rural wealth. This implies that reaching out to just 100000 plus villages will ensure access to most of the rural opportunity. The Urban Market undoubtedly continues to grow but with most of the

retail initiatives concentrated in the metropolitan and Tier-1 and Tier 2 cities, these markets are fast getting saturated. Realizing this, most of the big retail companies have started targeting the Tier 3 cities and the rural towns to spur their growth “The Bottom of the Pyramid”

#### Research Problem

Keeping in mind the huge size and growth potential of Indian rural markets it is imperative to know the peculiarities of it and designing strategies accordingly because as a matter of fact delivering products and services in rural and agrarian economies poses challenges if it

provides enormous opportunities at the same time. In rural markets population is widely scattered, transport is poor or non-existent, household incomes are low and sporadic, so traditional methods of distribution, building trust and awareness will not work. So new set of distribution strategies need to be designed. One such out of the box initiative taken by HUL in the name of Project Shakti has been well experimented in the state of Karnataka and Andhra Pradesh. But the North area has been untouched by these type of strategies where Self Help Groups are taking leaps. In the absence of capacity building training and Marketing expenditure by the Government products manufactured by SHGs are not categorised as marketable. As a result there is a high drop out rate in North for SHGs and those surviving have become merely a saving-lending activity.

So we contemplate that the same model as practised by HUL can be either expanded to North by HUL and by other FMCG companies to serve the twofold purpose of maximum outreach and women emancipation. As C.K. Prahlad writes if we take 9 countries- China, India, Brazil, Mexico, Russia, Indonesia, Turkey, South Africa, and Thailand collectively they are home to about 3million people representing 70% of the developing world population. In PPP terms this group's GDP is \$12.5trillion, which represents 90% of the developing world and this is not a market to be ignored." This is something to care about seriously and distinctively.

### Objectives:

- To explore challenges of distribution in Emerging Rural Markets
- To explore the potential of women Self help Groups as a channel of distribution in Rural markets
- To come up with some recommendations to emulate HUL Model Project Shakti

**Research Methodology:** This is a conceptual paper however secondary data from Government Sources has been utilised to complement the basic proposition.

**Managerial Implications:** Selling through SHG may prove fruitful as a distribution strategy as women in the sample area are having high percentage of population and are willing undertake entrepreneurial activities. As a channel member they can serve as opinion leaders to prospective customers as they are full of confidence and good communication skills. Though less educated still capable of understanding this business concept would help them convincing the rural population to buy products and services from them. It is difficult to sell homemade products in the absence of capacity building and marketing training but it is comparatively easy to enter through readymade

(Branded) products of well known manufacturers. So it is contemplated in the paper that Self Help Groups can help products/services providers to penetrate this billion dollar rural market with least inventory piling up and at low cost.

### Challenges of Distribution in Emerging Rural Markets

**Designing Distribution Network:** A company operating in a developed market needs to be careful while it is considering its channel design to achieve desired profitability and at the same time distribution channel can not be loosely designed for rural markets as it is characterised by low density of population and poorly developed infrastructure. As a consequence of the low density population, companies may face escalating inventory holding and transportation costs as they are forced to stock and manage sales points in thousands of villages to meet the consumer expectations for availability of products. To confirm the lack of good transportation infrastructure in India Pradeep Kashyap writes in "the Rural Marketing Book" that 68% of the Rural Market still lies untapped primarily due to inaccessibility. On the above predictions it poses a great challenge to distribute a product/service in a cost effective manner in a Rural Emerging Market.

As Colgate decided to hire local entrepreneurial youth to distribute its products in villages and at weekly "Haats". The youth bought colgate products with cash from a local distributor and biked within 10 KM radius selling the products to villages. This way Colgate has been successful in delivering their oral care products at reduced inventory costs. Coca-Cola has also successfully implemented this model.

It is important to note that no matter what type of product/service a company is selling, the distribution network must be tailored to meet the needs of the business and its customers.

### Distribution Network Logistics

Once the type of distribution network is decided the companies will face the logistics capabilities what it requires may not currently exist in the market or if they do they may be highly disorganised and ineffective. Companies will always be under pressure to keep its logistics costs low in order to keep the prices of the products low, that is a prerequisite for entering and sustain into rural markets. As BOP forces extraordinary emphasis on price performance and must focus on all elements of costs. C.K. Prahlad writes—"However if a company does not have a product and brand image it is risky to build out an expensive customer distribution system before the launch of first product."

### Affordability

There are two income patterns that are the characteristics of the rural poor in emerging markets. Lack of substantial

household income and the other one is the sporadic pattern of a person's earnings. Daryl Collins, Jonathan Murdutch, Stuart Rutherford and Orelana Ruthven write in "Portfolios of the poor" that farmers earn the bulk of their income during 2 to 3 peak harvest months, earning nothing in rest of the months. Farm labours get a daily wage when there is work to do; at other times they sit around idle, migrate to towns or scratch a living from other sources. Whatsoever may be the level and pattern of income it would be a mistake to assume that these consumers desire to buy 'Cheap' products. As C.K.Prahalad writes the consumers are very brand conscious and are motivated to buy quality goods. And at the same time they are very value-conscious. The challenge for marketer is to offer consumers high quality products and brands while offering prices and payment schemes that fit with the income levels and patterns of the population."

- ▮ Small and Cheap
- ▮ Small Payment Financing
- ▮ Self Help Groups

### Building Brand Image

The next challenge in Rural Market is building brand trust. As C.K. Prahalad points out the poor are actually "very brand conscious" and seek out the brands they know well and trust. Brand Trust is essential." The Rural Marketing consulting firm MART in India has also shown that when trust is established with rural consumers, they become "Brand Sticky" means they are resistant to switching to new brands. To enter into rural emerging markets with unknown brands a Piggyback on an existing known and trusted brand or local entity. Just like whirlpool did in Japan by piggybacking on Sony. In rural India ITC is a trusted brand that operates large hypermarkets called "Choupal Sagar". When a consumer sees a brand stocked in achoupal sagar the brand receives the consumer's trust because of its association with ITC. ICICI bank in India has taken piggybacking approach to ITC in building brand trust in rural areas. ICICI uses women SHGs to extend banking into rural communities. Prior to ICICI's program commercial banks were not trusted by some rural consumers due to their past experiences with trustworthy bank agents. In helping proactive women form SHGs that would then take out group loans, ICICI was able to increase its business by piggybacking off of the trust placed by women consumers in the SHG institution. Further once a woman has proven her ability to form multiple SHGs, she is brought on to ICICI's payroll in order to facilitate the extension of ICICI's business and brand in rural communities

### HUL Project Shakti

It was initiated to reach inaccessible Rural Markets with low

potential with a target to reach villages with population below 2000. Started in 50 villages of Nalgonda District of AP since 2001. In the project HUL has partnered with women SHGs. SHG s were offered the option of distributing relevant products of the company as a sustainable income generating activities. The model was based on a win-win relationship wherein the SHG engages in an activity which brings sustainable income while HUL get an opportunity to interact and transact with the rural consumers which is inaccessible through a selling distributor and that too in a cost effective manner. A member from a SHG is selected as a Shakti Entrepreneur referred to as SA to become DTH distributors of HUL products in Rural Markets. On the job training and support were sourced to these SAs. SAs receive goods from the HUL's rural distributor which is then sold directly to consumers and retailers in the village. Each SA serves 6-10 villages. SA's are provided HUL products on a cash and carry basis and avail micro-credit from SHG or local banks. A wide range of FMCG are marketed through this route like Lifebuoy, Lux, Ponds, Wheel, Clinic Plus, Nihar, Pepsodent, Annapurana Salt and Three Roses Tea. It fetches a business of approximately Rs.1500 /month to each SA which gives her an income in excess Rs.1000/ month. As most of the SHG members belong to BPL, this earning is very significant and is double of their past household income from any other source. After the success of project Shakti in AP, HUL extended the project to other states as well. Presently there are over 45000 SA's covering over 1 lakh villages across 15 states and reaching to over 3million homes. The concept is begin to plan to be extended to Health, Education and Insurance which will catalyse holistic rural development and also help SHG's to generate more income.

The evolution of HUL's rural marketing strategies from an indirect approach to rural area to door step marketing through SA shows that the company has come a long since it took its first rural initiative back in the 1960's. Project Shakti is an excellent example of "Doing well by Doing Good"

- ▮ Future target From 45000 SA's in 2010 to 75000 SA's in 2015.
- ▮ Similar schemes will be operated in Bangladesh, Sri Lanka and Vietnam.
- ▮ Women Entrepreneurs ( just like DSAs of the banks) here SAs(Shakti Ammas) become the brand Ambassadors for the company.
- ▮ The long term aim of the company is to have 100000 Ammas covering 500000 villages and reaching 600 million people. This programme will help provide HUL with a growing customer base which will benefit the company for years to come.

For HUL, the project is bringing new villages under direct



distribution coverage. On its commencement in Andhra the project resulted in 15% increase in rural sales in Andhra. HUL extended the project to other states of the country. Currently, there are over 45,000 Shakti entrepreneurs covering over 100,000 villages across 15 states and reaching to over 3 million homes. Plans are being drawn up to cover more states, and provide products/services in agriculture,

health, insurance and education. This will both catalyse holistic rural development and also help the SHGs generate even more income. This model creates a symbiotic partnership between HUL and its consumers, some of whom will also draw on the company for their livelihood, and helps build a self-sustaining virtuous cycle of growth.

Table 4 : 10 Year Record

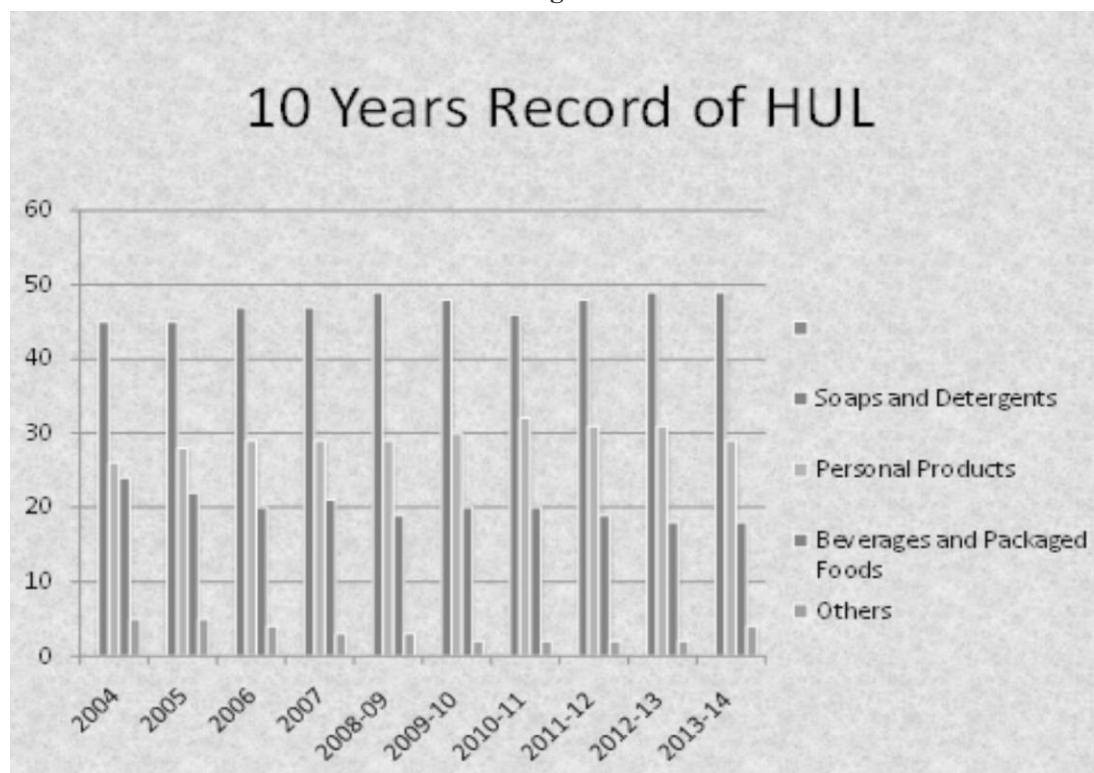
Standalone				Rs. crores						
State ment of Profit & Loss	2004	2005	2006	2007	2008- 09 (15 month s)	2009- 10	2010- 11 ^	2011- 12 ^	2012- 13 ^	2013- 14 ^
Gross Sales*	10,888 .38	11,975 .53	13,035 .06	14,715 .10	21,649 .51	18,220 .27	20,285 .44	22,800 .32	26,679 .76	28,947 .06
Other Incom e	318.83	304.79	354.51	431.53	589.72	349.64	627.38	659.08	1,210. 73	1,231. 87
Interes t	(129.9 8)	(19.19 )	(10.73 )	(25.50 )	(25.32 )	(6.98)	(0.24)	(1.24)	(25.15 )	(36.03 )
Profit Before Taxati on @	1,505. 32	1,604. 47	1,861. 68	2,146. 33	3,025. 12	2,707. 07	2,730. 20	3,350. 16	4,349. 48	4,799. 71
Profit After Taxati on @	1,199. 28	1,354. 51	1,539. 67	1,743. 12	2,500. 71	2,102. 68	2,153. 25	2,599. 23	3,314. 35	3,555. 32
Earnin gs Per Share of Re. 1	5.44	6.40	8.41	8.73	11.46	10.10	10.58	12.46	17.56	17.88
Divide nd Per Share of Re. 1	5.00	5.00	6.00	9.00#	7.50	6.50	6.50	7.50	18.50#	13.00
* Sales before Excise Duty Charge @ Before Exceptional/Extraordinary items ^ 2010 -11, 2011-12, 2012-13 and 2013-14 based on Revised Schedule VI										

Source : HUL website

Segment-Wise Sales (%)	2004	2005	2006	2007	2008-09 (15 months)	2009-10	2010-11	2011-12	2012-13	2013-14
Soaps and Detergents	45	45	47	47	49	48	46	48	49	49
Personal Products	26	28	29	29	29	30	32	31	31	29
Beverages and Packaged Foods	24	22	20	21	19	20	20	19	18	18
Others	5	5	4	3	3	2	2	2	2	4

Source: HUL website

Figure 2



**Table 5 : Results**

(Rs. crores)		
<b>For the year ended 31st March, 2014</b>		<b>For the year ended 31st March, 2013</b>
Revenue from operations, net of excise	28,019.13	25,810.21
Profit before exceptional items and tax	4,799.71	4,349.48
Profit for the year	3,867.49	3,796.67
Dividend (including tax on distributed profits)*	(3,272.97)	(4,655.68)
Transfer to General Reserve	(386.75)	(379.67)
Profit & Loss Account balance carried forward	743.05	535.28

Source: HUL website

**Some International Examples:**

**Cemex:** Companies can cultivate the power of SHGs to increase sales in rural emerging markets. CEMEX in Mexico is a success for SHG Model. CEMEX is one of the largest producers of cement in the world. The company found that most of the women who saved money for building additions to their houses with concrete end up spending the same on food, clothing, emergencies or school fees. Company prepared a program called “Patrimony Hoy” which calls for formation of a group of 3 women. Once a SHG has been formed it becomes responsible for weekly payments to CEMEX. Over a period of time SHG makes payments and builds creditworthiness, CEMEX delivers building materials on credit to the women. It's a win win as company increases sales with decreased financial risk and helps women save money to improve their homes which previously was giving trouble to them.

**Loyaway:** This program can be adopted as a successful model to facilitate selling of expensive products in rural emerging markets. As per the model the customer who wish to buy an item pays for that in small investments. Once the total purchase price is paid the customer receives the product. This way company forms a payment relationship

with customers while extending easy credit to them.

**M-PESA** has been adopted by a company selling water pumps in rural Africa very successfully. According to a company personnel people come to them to buy but shows inability to pay due to sporadic income pattern. By working with M-PESA a mobile banking service in Africa that allows customers to bank from their mobile phones and retail outlets in rural areas, Kickstart International allows customers to pay for water pumps overtime when they have access to capital. The company has found a significant reduction in purchasing time under Loyaway program which is 2 and half month as compared to 12 months under normal method.

**Potential for SHGs in the sample district**

The sample area has immense potential for the spread of SHG scheme and is already having many functional SHGs but it has been found during survey that most of these SHGs are not using their capabilities due to want of capability training. Members of these SHGs can be roped in as distributors of popular products to serve Bottom of Pyramid customers and at the same time making SHGs economically functioning.



Table 6 : Demography of the Sample District

S.N.	Item	Sex	Total	Rural	Urban
1	Population		1089263	965157	124106
		Male	571162	506086	65076
		Female	518101	459071	59030
2	Literate		454897	384749	70148
		Male	308435	266086	42349
		Female	146462	118663	27799
3	Total Main Workers		204178	179382	24796
		Male	175670	153188	22482
		Female	28508	26194	2314
	Cultivators		81608	79292	2316
		Male	69305	67213	2092
		Female	12303	12079	224
	Agriculture Labourers		25426	24204	1222
		Male	20337	19215	1122
		Female	5089	4989	100
	Households Industry Workers		4034	3251	783
		Male	2938	2277	661
		Female	1096	974	122
	Other Workers		93110	72635	20475
		Male	83090	64483	18607
		Female	10020	8152	1868
4	Sex Ratio (Female per 1000 males)		906	907	903
5	Literacy	56.10: (Male-73.00%, Female-37.60%)			

**Source:** [www.haryanaguv.in](http://www.haryanaguv.in)

Evident from the table that the sex ratio is highest in district mewat at 906 females per 1000 males which is more than the total sex ratio in Haryana. Female literacy level is quite low but women in the district are hard working and in almost all categories of workers female are also a contributory either

main worker or marginal worker category. This indicates a huge potential and their willingness to work which can be harnessed by the marketer.

Table 7 : Consolidated S.H.G. Financial information as on 31-03-2014

<b>Agencies</b>	<b>Credit Amount</b>	<b>No. of Benifited SHGs</b>
Bank	192117335	1922
MDA Matching Grant	12447997	1574
GDF	11664984	2068
NMDFC Loan Amounts	160239000	367

Figure 3

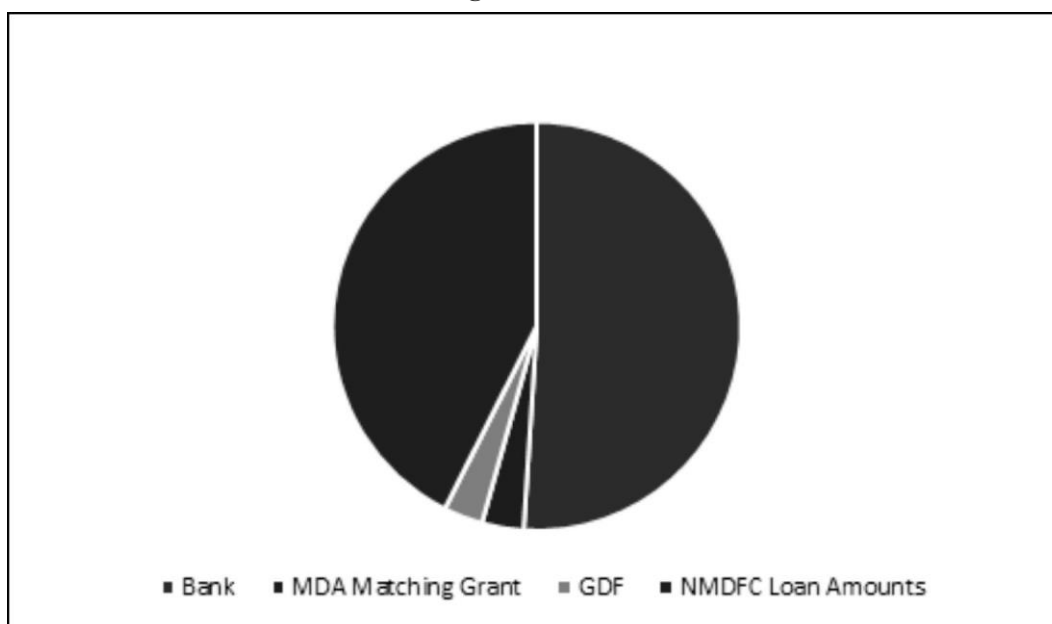
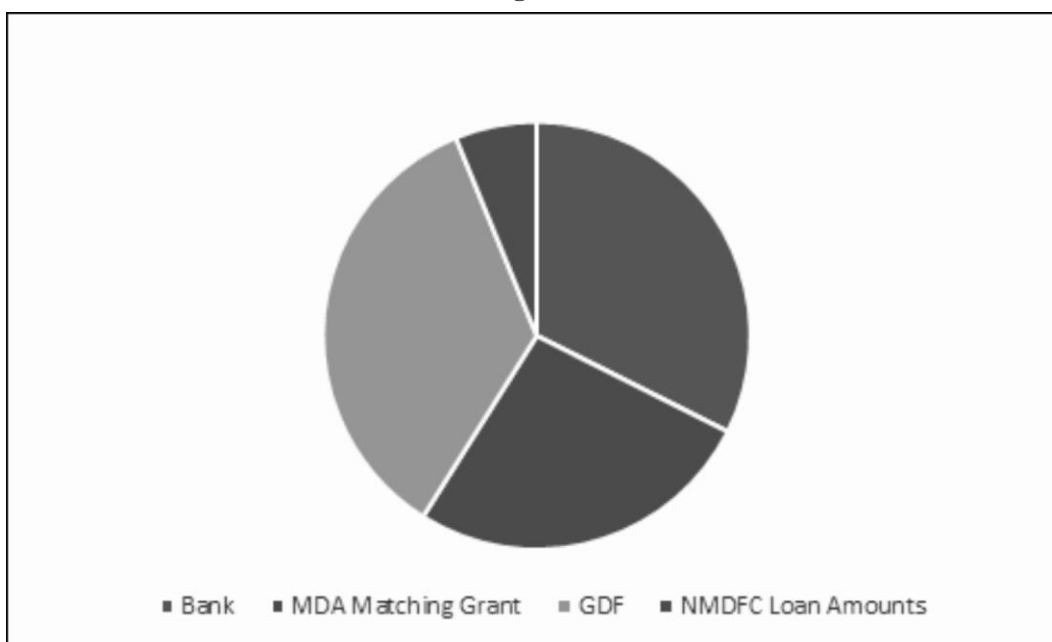


Figure 4



**Table 8 : CONSOLIDATED SHG INFORMATION AS ON 31-03-2014**

Sr.No.	Particular	Unit	Achievement Running
1	Total No. of Village	No.	505
2	Covered Village	No.	461
3	Total No of SHGs	No.	2213
4	Total Members	Person	26665
5	Total Saving	Rs. In Crore	14.7
6	Amount of Loan issued	Rs. In Crore	68.84
7	No. of Loans to Members	No.	49339
8	No. of SHGs issue Loans	No.	1884
9	Amount Repaid	Rs. In Crore	43.91
10	Interest Collected	Rs. In Crore	4.93
11	Credit from Bank	Rs. In Crore	19.21
12	No. of Benifited SHGs	No.	1922
13	MDA Matching Grant	Rs. In Crore	1.24
14	No. of Benifited SHGs	No.	1574
15	GDF	Rs.. In Crore	1.16
16	No. of Benifited SHGs	No.	2068
17	NMDFC Loan Amount	Rs.In Crore	16.02
18	No. of Benifited SHGs	No.	367
19	No. of Loans to Members	No.	2547

Source: MDA, March 2014

Evident from the table that there are 2213 SHGs which are presently working. So one member from each SHG can be made Shakti Amma which will make a monthly income of 1500Rs for self and for other members of the group in the form of interest payments against the loan taken from the group. Similarly other companies like Banking and Insurance companies can also appoint SHG member as a direct selling agent with a condition that she should not be a Shakti Amma thereby giving others too a chance to be entrepreneur and becoming financially independent. This will help women to work individually and collectively for different companies selling products and services. It will help in socio-economic upliftment of the women in rural areas and will give a fillip to the SHG scheme in north region.

### Policy Implications

According to Dean Karlan and Jacob Appel in their book "More than Good Intentions" SHGs decrease the risk of default by BOP customers." The reasons associated for low rate of default are as under

- Self discipline is the key. SHG is incentivized to self monitor because if one woman defaults on her loan, everyone pays.

- ▮ SHG members by pressurizing women to pay back their loans encourage payment and a check on excess spending on frivolous items.
- ▮ In the SHG model the group can more easily find the non performing member. The SHG may actively pay the individual's loan in order to avoid a penalty being placed on the entire group.
- ▮ Product/service appropriate channel Model should be opted for i.e. it calls for intense customisation of channel model not just according to customers rather it should be designed in totality keeping in mind the particular product/ service.
- ▮ Aggregation of consumer demand into central locations.
- ▮ Mobilizes the Rural Entrepreneur route to facilitate last-mile product delivery calls for involving the existing entrepreneur for extensive outreach to the interiors.
- ▮ SHG model is appropriate for companies with products and services that may be too expensive for the rural poor to afford immediately and for communities in which long term savings is restricted by local cultural practices.

## Conclusion

According to Pradeep Kashyap Founder and CEO of MART--- “if companies want to succeed in an emerging market, they must link up with India's vast social networks to reach remote customers. In a country like India or any developing economy, the physical infrastructure is weak, but the social infrastructure is very strong.” Unlike in the west, where the physical infrastructure is very good- the roads, the electricity- but the social infrastructure doesn't need to be strong. So we have to leverage on our social infrastructure to reap the benefits of community organizations for Distribution such as availability of personnel at lower cost, localised partner, distribution channel and direct marketing, advertising and promotion, communication linkage, decision making tool etc.

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