

## MARKETING STRATEGIES FOR THE LIVELIHOOD INCOME GENERATING ACTIVITIES IN THE POST WAR MARKETING CONTEXT

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### ABSTRACT

Absence of research on small business which significantly contributing factor to strategic marketing, and small business research domain, and the extant research on marketing strategies lacks in theory based frameworks that explicate what marketing strategies are appropriate for the Livelihood Income Generating Activities (LIGAs) in the post war marketing context. Present study explored marketing strategies for LIGAs in the unique context. Using grounded theory approach, data were collected from 10 focus group discussions with different LIGAs. This study compared the LIGAs which do well and which failed to attain their objectives. Customer relationship, customer orientation, joint ventures, word of mouth promotions, overall cost leadership, and course related marketing has been identified as the marketing strategies which have been adopted by the LIGAs, which have succeeded in their business. Branding was identified as a strategy which has to be considered for more effective results from LIGAs in the post conflict marketing context.

*Keywords:* Livelihood, Marketing Strategies, Postwar Context, Grounded Theory

### INTRODUCTION

Reducing poverty is a global concern, and has become one of the most important objectives of policy makers in developing countries for donors and international financial institutions. One of the major shifts towards poverty reduction is the use of the community indigenous knowledge of their needs and of the interventions that are appropriate.

For communities affected by the disaster it is a priority to protect, recover and develop the resources that they need for medium and long term food security, and future livelihood. In situation of conflict, war, disaster communities have lost their assets through fight and conflict, their livelihood activities and access to markets are often seriously restricted. Livelihood initiatives should aim to protect and promote food security, where feasible through agricultural production, small business, and employment.

Providing livelihood opportunities for displaced populations is a tool for protection. Main purpose of the LIGAs in Post conflict areas are to enhance the income of the poor people and strengthen their livelihood patterns. Government and non-government organizations provide initial fund to start new IGA in selected villages who have come after suffering from the thirty long year war experience.

Income generating activities are mainly stand for the day to day sales of their production as well as the services they provides to the society. Having a good sales decide their income and the survival of LIGAs.

Livelihood income generating activities in the post war marketing environment have to compete with the small medium and large business, who have come to penetrate the post conflict market. In order to compete successfully they need to

develop new marketing strategies on the post-war perspective. LIGAs are encouraged to do small business to recover their conflicts wound and war effects, and to balance the economic needs of day to day life of the poor and the ultra-poor living in the post war environment.

Post-conflict marketing environment is idiosyncratic, and furnish opportunities for marketers to sell their product and services to the potential customers who have returned to their habitual life. War is a devastating experience, leaving its mark on society, market structures, consumer, and almost every aspect of a country's social, political, and economic.

#### **Research Lacuna**

Marketing in the general sense identifying consumer needs and wants, and produce the product and services at the affordable price, it further involves the activities such as research and development, product design delivery, advertising packaging, branding, marketing communication, as well as the strategic thinking towards the changing environment.

Either big or small business or even a one man business, each should cover of business functions as marketing, productions, sales, and human resources and finance, therefore LIGAs need marketing functions as one of their core functional aspects to have sustainable business and to gain economic returns.

Marketing helps LIGAs, for getting access to the market, reduce marketable surplus, access to Haat (Rural business hub), to involve in the value chain process, enhance the potential returns, customer retention and survival in the market, compete in the market to have a differentiation strategy (MART, 2012).

There are some studies, targeted the rural marketing (Pradeep Kashgari, 2012), inclusive marketing for LIGAs, an application of 3M model for LIGAs (SMART, 2012), but due to the lack of literatures on LIGAs marketing strategies, Graham Jocumsen (2002) suggested that absence of research on small business which significantly contributing factor to strategic marketing, and small business research domain.

It is not sufficient in marketing knowledge of poor women, who runs LIGAs, in rural areas. They require additional business development strategies to sustain their LIGAs, they have lack knowledge on how to run a business, to run any business without having knowledge of marketing, will cause failure. Thus their capacity needs to be strengthen via marketing strategy development.

Changing marketing environment force to react with new strategies, to face new challenges in the environment. Marketing strategies in themselves cannot guarantee the firm success. It starts with the competitive advantage of the firm that differentiate it from others but good marketing strategy supported by versatile market research (Josephs, 2008).

Members of LIGAs are lack in marketing knowledge and poor, they are uneducated, they don't have knowledge on the theoretical aspects of marketing. Even they run their business successfully, they don't know the real model of the marketing functions, but LIGAs have unique success, which can be applied to the other context or other business units.

Post war marketing is unique, because the marketers and the customers loosed their social and cultural link into the business system due to war. Small LIGAs in the rural areas of post war marketing

environment face hyper competition from the marketers who have come to penetrate the market. Therefore it is a need for LIGAs to refresh their business with good proactive marketing strategies thus marketing for LIGA in the post conflict context need to be special attention.

Therefore present study is intend to explore the marketing strategies for IGAs in the post war marketing context.

### **PURPOSE**

The purpose of this research is to explore marketing strategies for income generating activities in the post war marketing context of Sri Lanka. In the light of this main purpose, the specific purposes of the study are as follows:

- Investigate the current marketing strategies adopted by the IGAs.
- Put forward marketing strategy recommendations to ensure sustainable livelihood income generation activities through innovative marketing strategies.

### **LITERATURE REVIEW**

Livelihoods comprise the capabilities, assets (including both material and social resources) and activities required for a means of living linked to survival and future well-being. Livelihood strategies are the practical means or activities through which people access food or income to buy food Shankland (2000).

Livelihood means way of living but it is not just the net result in terms of income received or consumption attained (Ellis, 2000). It is linked with social and human factors and comprises the capabilities and assets and activities required for means of living (Chambers and Conway 1992). On the other hand a livelihood is sustainable when can cope with and recover from stress and maintain or enhance its

capabilities and assets both now and in the future, while undermining the natural resource base (ibid). Sustainable livelihood means ability of men and women to utilize assets portfolios on both short and long term basis.

According to UNDP (2000), sustainable livelihood enables to cope with and recover from shocks and stresses such as drought, civil war, policy failure, Ensuring economic effectiveness or ability to use minimal inputs to generate a given amount of outputs, Ensuring livelihood activities that are ecologically sound and do not irreversibly degrade natural resources within a given ecosystem, Promotion of livelihood opportunities or one group should not foreclose options for other groups, either now or in the future.

Livelihood as always more than just a matter of finding or making shelter, transacting money and preparing food to put on the table or exchange in the market place. It is equally a matter of the ownership and circulation of information, the management of social relationships, the affirmation of personal significance and group identity and the inter relation of each of these tasks to the other. All these productive tasks together constitute a livelihood, which is an umbrella concept, which suggests that social life is layered and that these layers overlap (both in the way people talk about them and the way they should be analyzed). This is an important analytical feature of the notion of livelihoods (Wallman, 1984).

At the time of war consumers were more conscious on the product accessibility, and didn't consider the other promotional aspects in the purchase, but in the post-conflict marketing environment they search for information and compare quality aspects in each marketing

activities. Local firms are facing stiff competition from foreign brands. In order to compete successfully they need to develop new marketing strategies on the post-war perspective (Bray, John, 2005). At the same time they also need to focus on all the marketing activities from the consumer's perspectives (Gerstle, Tracy and Timothy Nourse, 2007).

Marketing has coordination with commercial networks, market studies, market infrastructure. It identifies the most important elements making up economic system and determine the different interaction. Inclusive marketing approach looks innovative creation and appropriate partnership offering promise to add economic value to goods and services, it can market more efficient competitive and inclusive for poverty reduction which impacting on rural livelihood (MART, 2012). 3M (Three M Model) is a systematic approach to micro enterprise development based on three trends of micro finance, micro market and micro planning. (ibid).

Post conflict marketing environment is exclusive, and furnish opportunities for marketers to sell their product and services to the potential customers who are returned to their habitual life. The customers in the post conflict environment to rebuild, and redevelop their buying patterns (Mills, Rob and Qimiaofan, 2007). Because of the experienced gained in the conflict environment, consumers have become more knowledgeable, less naive, and less easily influenced, in addition they have more choices in the market. Marketers who attempt to penetrate their market in to post conflict marketing environment should select the appropriate mix of promotion (Hooley, Jercy, and Nicoulaud, 2008).

Marketing is a business philosophy, which emphasizes that satisfying customer needs and wants is the key to an organization's profits and growth (Ferrell, & Hartline, 2002). It gained acceptance in the industry in developing countries, because marketing management and its evolution was based on the experience of post war shortages, and the strategies need to be created more effectively in the changing situation, because the marketing strategies are made for the changes in the environment. One of the cause of change in the marketing is political environment. conflicts in the environment changes the political stability and discourage the trade and marketing activities, and consumers consider their life as a first concern therefore available goods and services were consumed for their mortal, their bargaining power was low (Shivany,2011).

At the conflict situation marketing strategies were not needed to capture the customers, but post war environment is different. Marketers develop their market towards the post conflict area to gain market shares, local marketers face new challenges from new entrances and compete with the substitutes, and consumer bargaining power also high, consumers are free of fear and their prepare to choose and consider every aspects of products and services and compare them with each and every products and services (ibid).

#### **METHOD**

Present study adopted grounded theory method, and highlighted the reasons of why the qualitative methodology such grounded theory is appropriate to this phenomenon.

The extant literature lacks established theoretical frameworks that explore marketing strategies of livelihood income

generation activities in the post war marketing context. Therefore methodology that bank on exploration and theory development, such as grounded theory, is more appropriate to study this phenomenon in contrast to approaches that rely on deductive reasoning. In grounded theory, the emergent theoretical framework is shaped by the views of the participants who are involved in the process (Strauss and Corbin 1990, 1997, 1998).

A better understanding of the marketing strategies related to livelihood income generation activities by directly talking with people who are involved in LIGAs, and allowing them to tell their practices, which are supported to the literature (Creswell, 2007). Organizational reality is essentially socially constructed; hence it is beneficial to examine such reality in a way that taps into the processes used to fashion understanding of that reality by the participants themselves, and avoid the imposition of alien meanings upon their actions and understanding (Gioia et al, 1994).

#### **Ethical considerations**

The study practiced the following ethical considerations based on the suggestions of Welman, Kruger and Mitchell (2005).

- Voluntary participation: the respondents 'permission was sought before the research commenced.
- Informed consent: the respondents were informed of the objectives of the study so that they could decide whether they wanted to participate or not
- Anonymity: all information that was collected would be kept confidential. The respondents could remain anonymous if they wanted. All the information would be analyzed and

generalized and not be attached to any particular respondent

#### **METHOD OF DATA COLLECTION**

##### **Sample and data collection**

Data were obtained from 98 informants using 10 focus group discussions consisted of 7-10 members of LIGAs, such as retail shop mat weaving, rending tent and kitchen utensils, bridal makeup, computer center and evening tuitions. Unswerving with other marketing studies of a similar nature (Flint et al. 2002; Kohli and Jaworski 1990; Tuli et al. 2007), this study used theoretical sampling technique to select informants based their ability to provide an understanding of the phenomenon. Theoretical sampling is a non-random sampling scheme. Its purpose is to obtain a deeper understanding of the issues, and develop explanations and theory rather than provide generalizations (Corbin and Strauss 2008). However, by selecting a various set of theoretically pertinent informants, the re- searcher can see the circumstances under which the developing groups grip factual (Creswell 2007).

##### **Primary sources**

Primary data have been collected through focus group discussions, as qualitative method. Questions were kept open ended where opinion was sought and the respondents have something to tell from his experience. This was done to give scope to the respondents to express themselves freely.

Researchers followed the procedures specified by Krueger and Casey (2009). During the focus group, one of the co-authors played the role of a facilitator, facilitating the discussion and allowing informants to guide the discussion flow and content. Interventions were made only to clarify certain aspects of the discussion.

Interviews as well as the focus group discussion were digitally recorded, translated and transcribed. Focus groups data totaled approximately 86 pages. Toward the end of 10 focus group, researchers encountered the same themes over and over, and no new insights were emerging from the data; a case of theoretical saturation (Strauss and Corbin 1998).

## DATA ANALYSIS

### Method of Data Analysis

QSR International's NVivo (version 09) software was used to manage the focus group data. Transcripts were reviewed as the data collection to identify emerging ideas and specific themes, which guided subsequent data collection efforts. To code the data, open coding and axial coding schemes were used (Strauss and Corbin, 1998). In open coding, researchers identified important concepts using in-vivo codes (concepts based on the actual language used by the informants). Next the in-vivo codes were grouped into higher level concepts called first-order categories, based on some underlying similarities between them. Next, the researchers used axial coding, wherein searched for relationships between and among the first-order categories, and assembled them into second-order themes. These second-order themes were used to understand the emergent framework (Corley and Gioia, 2004). The strategies were identified in this study are Customer relationship, customer orientation, strategic collaboration, word of mouth promotions, overall cost leadership, and course and effect marketing

In Table 01, in-vivo codes and representative informant quotes for specific in-vivo codes were presented. In table 02, first-order categories, the second-order themes, and the marketing strategies that emerged from data were presented.

### Reliability and validity of analysis

Based on Lincoln and Guba (1985), and Silverman and Marvasti (2008) to maintain data trustworthiness and indemnify analytical thoroughness NVivo (version 09) software as the data management program was used exactly maintain the informant contact records, focus group transcripts, field notes, and other related documents, as they were collected.

Proportional reduction in loss method was used to assess the reliability of coding scheme. The proportional reduction in loss for the current study was 0.81, which is well above the 0.70 cut-off level recommended for exploratory research (Rust and Cooil, 1994).

The outside researcher experienced in qualitative methodology were asked to conduct an audit of our empirical processes to insure the dependability of the data. This outside researcher went through our field notes, coding schemes, random samples of focus group transcripts and documentation to assess whether the conclusions reached were plausible. These peer debriefing processes (Corley and Gioia 2004) provided with an opportunity to solicit critical questions about data collection and analysis procedures. These discussions also allowed to have our ideas scrutinized through other researchers' perspectives.

To insure validity, present study followed five interrelated procedures recommended for qualitative research (Silverman and Marvasti, 2008): (a) respondent validation, (b) refutability, (c) constant comparison, (d) comprehensive data treatment, and (e) deviant-case analysis. Respondent validation, also known as member checks (Creswell 2007), requires that researchers go back to the respondents to validate the findings that emerge from the data. To do

so, researchers shared the findings with the study participants and asked them to offer their views on our interpretations of the data and the credibility of the findings. Refutability means that researchers seek to refute the assumed relationship between phenomena. By having a diverse sample of both male and female from different IGAs within different villages then trying to see if findings emerging in one context could be refuted in another. Most of the emergent findings were consistent across the multiple livelihood contexts. Constant comparison implies that a qualitative researcher should try and find additional cases to validate emergent findings. This requires that the data collection and analysis begin with a relatively small data set which is subsequently expanded based on the emergent categories. Data collection was stopped when no further new findings emerged after reaching theoretical saturation (Strauss and Corbin 1998). Comprehensive data treatment means that the researchers examine the data thoroughly and comprehensively prior to drawing conclusions. Since all the interviews and focus group discussion were translated, and transcribed. The NVivo (version 09) software was used to manage the data, and inspect all data thoroughly.

#### DISCUSSION AND CONCLUSION

In discussing the findings, ideas that are insightful, were frequently mentioned by informants were taken for the findings and discussion of the study. Utmost the LIGAs in the post war context require marketing support, training support to employees, fair price shop to control, and subsidies price. LIGA's marketing strategy determines how those attracts its customers and deals with its competitors, suppliers and other institutions for survival and growth.

The strategies people chose as being most viable will depend on their own skill,

culture capabilities, resource and social mechanism, as well as host community habits, custom, religious. Present study identifies six strategies which are adopted by the LIGAs, in the post war marketing context, such strategies are customer relationship, customer orientation, joint venture, word of mouth promotions, overall cost leadership, and Course and effect marketing.

They expressed that they mark on price of their product and service. Based on the benefits given to them are shared among the community and price level is decided to give affordable price for the customers. Initial financial help was given to the people by the community based organization for societal development. Then they enhance their business by adopting the cost based pricing strategies. The most dominant strategy developed by Porter (1980:1985:1990) and Miles and Snow (1978), as cost focus and cost leadership and cost focus differentiation, here the LIGAs use the financial assistants as a core competencies for differentiating price via cost differentiation. From this study researchers could code that LIGAs, which were identified as a best business activities adopts these strategies and the other LIGAs, which fails to develop their markets lacks in strategy concentration.

From the discussions researchers could understand that LIGAs are customer orientated and focus on customer relationship concept. They felt that without having customer relationship they expresses they can't do the business effectively. This is supported with the findings, that customer orientation can be created with the adoption of needs and wants of the customers (Picot, 1991)

Customer relationship management is a tool to manage existing customers and attract new ones. It is an identified

marketing strategy for all type of business as profit oriented or nonprofit oriented or small medium enterprises. The practice depend on the type of the business, which can determine the success of the company (Anderson, Kristin, and carol Kerr, 2002). According to Pradeep kashgap (2012) big business marketers texture difficult to capture and retain the rural customers, their marketing strategies failed in rural areas, because of the lack of understanding of the people in the rural market.

*We are two people elected from the group in our villages ....we rotate the membership every year... each will have chance to be elected to do business, therefore we always care about the customers and the community to whom we are selling/servicing .....we have profit at the satisfied level...we feel what we are adopting give us returns.*

(Muthu, IGA Retail shop)

In LIGAs both customers and the marketers are less educated, they don't know the structure of marketing communication and marketing approaches but they are more concern on relationship rather than earning profit. LIGAs have an ongoing relationship with the customers they always share the feelings and problems of the customers and guide them to have a good life. This mutual relationship among the LIGAs, and their customers build bridge to do business in the rural society. It is identified that sellers and the service providers have good relationship with the community members and share their business objectives to the community it creates more customers because what the people told in their insights that, having a close relationship, reducing seller buyer gap encourage them to deal with the customers.

Word of mouth is most important communication source to be reviewed and refers to a conversation with the focus on

the sharing of information regarding individual experience with various products and services (Steffes, and Burgee, 2009), the most common source of word of mouth are family members and friends (Gauri, Bhatnagar and Raw, 2008). It is an important determinant of purchase decision making among the northern and eastern provinces in the post war marketing environment (Shivany, 2012). Word of mouth noted as sufficient interest and motivation on the part of the consumers to interest with the purchasing decision.

Present study found that LIGAs in the post conflict marketing environment consider the word of mouth as their promotional strategy. They believe that the satisfied customer who has known the objective of the business which serve to the society promote the business via word of mouth Their community link and the family setup share the intention and the motivation among them. They belief that word of mouth inspire them as promotional strategy.

Service business increasingly recognize the important of stable customer relationship and focus on enhancing the overall customer experience (Humburg, et al, 2009). One of the service recovery strategies is customer orientation, to address customer marketer interaction from customer perspectives. This strategy focus on proactive approaches to break down the services occurred in delivery. The customer orientation of customer contacts is very important in service business (Martin Bush, 2006).

LIGAs focus on the experience of the customer service and the product delivery. Periodically service feedbacks are collected and fine-tuned based on the suggestions made by the customers.



*"We always concerns with the benefits of the customer and search for a feedbacks..... periodically, their suggestions are welcomed and service modification are made"*

(Srirankaluxmy, kitchen utensils rending services)

LIGAs in the post war marketing context were started by the community based organizations. Therefore they are more concern on the profit making through serving community. This strategy well reach the society and encourage the customers to demand the services from the LIGAs. They promote their business through word of mouth promotional strategy.

*Our customers tell always that we are the good business person because we know what they want .....We change our behavior for everyone in our community and accepts the feeling of our community and express our business with care of them.*

(Kamaleshwary, mat weaving LIGA)

In an value creating activities joint ventures have an impact on market value via economic of scale, access to complementary assets, cost risk sharing , shaping the scope and the basis of competition (Porter and Fuller, 1986). In the contemporary marketing context joint ventures have been adopted to be positioned in the market for having mutual benefits to the organizations, which, can share core competencies.

*"We have agreements with competitors who have higher demand for the same service we provide.....he/she share the assets.....if they need more items to fulfill the demand they demand us..... Give the value to us.....this relationship helps us*

*to reduce risk and maintain good demand at all the time and have a dealership....."*

(Paramesh 27 years old)

It has received a special attention in the contemporary marketing field. Cause related marketing is one form of the fastest growing marketing communication due to the fact that it is a win -win situation for business (Endacott, 2004).Cause related marketing is the process of formulating implementing marketing activities that are characteristics by an offer to the customer by communicating something to them (Berglind & Nakata, 2005). It could be everything from human protection or human service to the communities (Hou, 2008). Instead of showing them as a service provider or seller they feel showing them as a member of the community would give better results. Because it cause them to have link with them.

#### **Limitations of the study**

Due to paucity of time and other resources as an academic researcher, the study was limited to 10 IGAs in one districts. The investigation was based on the information collected from 10 villages such as Pallasuddi, Thenmadduvil, Kappanda, Ramavil, Karampaikurichi, Sökkathidal, Selvanayagapuram, Acche!lu in Jaffna district Hence, the findings has been made based on the sample study.

*"We don't have brand name of our services frequently we follow the under the name of women development centers...we at all times think to put a brand name of our business... we think that having a name for our IGA will benefit more results than now.....we want to put a name which is culturally match with the customers because ...our customers prefer the name*

*which is much with their culture and the ethnic.....”*

(Kanthasamy, tent rendering services)

Early researchers found that consumers' purchase intentions are decided by the marketing activities of the business (Aaker, (1991). Another scholar found that brand name and the brand image of the business are the powerful tools for developing and surviving in the market (Pappu, et al, 2005)

### **Managerial implication**

Post war marketing environment is exclusive in nature. Customers in this environment are unique on their characteristics and behavior. Livelihood Income generating activities are a small business activities which can be developed to enhance the livelihood of the poor people living in the developing countries for economic development in the villages as well as the war/conflict affected places for rehabilitation.

Community based, government and non-government organization in the post war environment encourage the people to start LIGAs by giving financial assistants. LIGAs in the post war marketing environment have to compete with the competitive LIGAs, as well as the other business entities, which have come to penetrate the market. Marketing strategies are adopted to overcome the problems in the market places to earn profit and survival. Therefore it is essential for LIGAs, to adopt marketing strategies for doing their business better. Present study found that the LIGAs, which succeeded in market have adopted Customer relationship, Customer orientation, Joint venture, word of mouth promotions, overall cost leadership, and Cause Related marketing as strategies for doing business effectively. The business people involved

in LIGAs, are uneducated and lacks in marketing knowledge and poor or ultra-poor. Present study focused on to getting insights of the members of LIGAs and code their statements then identifies the strategies which they have adopted.

This study compared the LIGAs which do well and which failed to attain their objectives. The LIGAs which have been adopting marketing strategies since their commencement, do well and retaining more customers. Customer relationship, customer orientation, Joint ventures, word of mouth promotions, overall cost leadership, and course related marketing has been identified as the marketing strategies which have been adopted by the LIGAs. Branding was identifies a strategy which has to be considered for more effective results from LIGAs in the post conflict marketing context.

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Table 01: In vivo codes: representative quotes

In Vivo Codes	Representative Quotes
Friendly dealing Client relationship Customer feedback Face to face dealing	We always think of the mind of the customers in our area. all are very poor and had bad experience form war...therefore we always deal with friendly manner We share the everything with the customers they talk long minutes after the service delivery
Discussion and experience sharing Sharing news Talking stories Identifying product and services	Our customers prefer our service because the sellers and buyers are from same place identifies language New business are started here they get their feedback
Customer wants Feedback Satisfaction level Service modification Two way communication	We talk with our customers for a minutes and get their feedbacks on the service delivery, and to know whether they have satisfied or not. ....if they are not satisfied we ask the reason of that.....some time they really tell the reason and sometime not, but we contact them in other meeting and verify the reasons of dissatisfaction based on the reasons they tell us we actually change our service and the items what we are delivering.....
Supplying excess items Getting advise Experience sharing with the competitors Whole sales to competitors Retail partnership agreement	We share our experience with other IGAs and doing same business as our competitors. Sometime our competitors have excess demand and no supply then he/she will ask us to provide the items for rending we share the profits....the competitors get the full responsibility of the business and give as a value addition for our service.....we have agreements with the people and have a retail to them it is easy for managing profit in the seasonal demand variation
Maintaining low price Transport service Low profit percentage Additional service features	We ever think of the price of rending services, because our customers are returned to their habitual life after war and search for affordable price, our IGAs were given financial help by community development based organization therefore we utilize the fund for serving people by reducing the price level for rending services ....we never increase the price but always adding more benefits to

	the customers who has been closed to our business for long period....
Serving customers Concentrating their benefits Helping people Profit sharing for affected people	Our IGAs are based on serving communities.....we were started to do business for benefiting customers who have come to restart their life....work therefore in any message we are giving to the society about our business.....to promote our business ....we considered the theme of war affected communities and their life returning .....we spend a percentage of our profit to the people who lose their assets during the war and we educate the customers that our IGAs have objectives to rather than having profit serve them and satisfying them.

Source: Author Constructed

Table 02: Examples of in-vivo codes, first-order categories and second-order themes

<b>In vivo codes</b>	<b>First order categories</b>	<b>Second order theme</b>	<b>strategies</b>
Friendly dealing  client relationship  customer feedback face to face dealing	Friendly service dealing	Interactive relationship	Customer relationship
Discussion and experience sharing Sharing news Talking stories Identifying product and services	Customer words	Words as Powerful tool	Word of mouth
Customer wants Feedback Satisfaction level Service modification Two way communication	Customer Feedbacks	Product and service for customer opinion	Customer orientation
Supplying excess items Getting advise Experience sharing with the competitors Whole sales to competitors Retail partnership agreement	Sharing benefits with the competitors.	Competitive agreements.	Strategic collaboration
Maintaining low price Transport service Low profit percentage Additional service features	Cost and price	Competitive pricing	Overall cost leadership
<b>In vivo codes</b>	<b>First order categories</b>	<b>Second order theme</b>	<b>Strategies</b>

Serving customers Concentrating their benefits Helping people Profit sharing for affected people	Profit for the society	Taking Social responsibility	Course and effect marketing
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Source: Author constructed