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Victor Sarkar
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

S Chakraborty
Depertment of Agricultural Extension, Uttar Banga Krishi Vigyan Kendra, Pundibari, Coochbehar, West Bengal, India

R Roy
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

BC Rudra
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

F Aktar
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

K Pradhan
Depertment of Agricultural Extension, Uttar Banga Krishi Vigyan Kendra, Pundibari, Coochbehar, West Bengal, India

PK Pal
Depertment of Agricultural Extension, Uttar Banga Krishi Vigyan Kendra, Pundibari, Coochbehar, West Bengal, India

A Mondal
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

Asit Mahata
NESTHAM-CBBO Formation & promation 10K FPC Project, Churcpally, Nazrul Bag near ITI More, English Bazar, Malda, West Bengal, India

Corresponding Author:
Victor Sarkar
Malda Krishi Vigyan Kendra, Ratua, Malda, West Bengal, India

Challenges faced by women self-help group members in marketing: Evidence from Malda district, West Bengal

Victor Sarkar, S Chakraborty, R Roy, BC Rudra, F Aktar, K Pradhan, PK Pal, A Mondal and Asit Mahata

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Abstract
Microfinance delivered through Self-Help Groups (SHGs) has emerged as a pivotal strategy for simultaneously addressing poverty alleviation and women's empowerment in rural India. An SHG is generally defined as a small, voluntary, and homogeneous association comprising 10–20 individuals from economically weaker sections of society. These groups promote incomegenerating activities through collective savings, institutional credit access, and entrepreneurial engagement. The SHG model strengthens financial discipline, promotes self-reliance, and enhances the socio-economic status of rural women.Members of SHGs are often provided with capacity-building training aimed at improving their managerial competencies, entrepreneurial abilities, and self-confidence. Such interventions enable women to undertake diverse incomegenerating activities including mushroom cultivation, tailoring, pickle processing, dairy farming, handicraft preparation, and value-added agricultural enterprises. Despite these efforts, several challenges continue to hinder the sustainability and profitability of SHG enterprises, particularly in the domain of product marketing and market linkage development. The present study was conducted by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda, in selected rural areas of Malda district, West Bengal, to assess the marketing-related challenges faced by women SHG members and to evaluate the impact of training on their livelihood activities and financial practices. Primary data were collected through a structured interview schedule from 40 women SHG members, comprising 20 respondents from Rukundipur village and 20 respondents from the NICRA adopted village Paschim Narayanpur of Malda district. The study revealed that inadequate market awareness, poor branding and packaging, limited financial support, lack of modern marketing skills, and insufficient digital marketing knowledge were the major constraints affecting SHG sustainability and enterprise growth. The findings further indicate that participation in SHGs significantly improved women's psychological, social, economic, and political empowerment by enhancing self-confidence, financial inclusion, decision-making ability, and entrepreneurial participation.In India, SHGs contribute substantially to rural economic development and women's empowerment by promoting entrepreneurship and financial inclusion. Findings from the West Bengal Women's Development initiatives indicate that SHG participation enhances institutional interaction, mobility, leadership ability, and economic independence among rural women. The present study emphasizes the need for regular capacity-building programmes, market-oriented training, institutional support, improved packaging, digital marketing exposure, and stronger market linkages to ensure the long-term sustainability of women-led SHG enterprises.

Keywords: Capacity building training, microfinance, self-help group, women empowerment, marketing challenges, income generation activity, rural entrepreneurship

Introduction
Microfinance has emerged as an important instrument for poverty alleviation, livelihood enhancement, and the socio-economic empowerment of marginalized rural populations. Over the last three decades, the microfinance sector has expanded considerably in India, with Self-Help Groups (SHGs) playing a pivotal role in promoting financial inclusion and women's empowerment. By improving women's access to savings, credit facilities, and entrepreneurial opportunities, SHGs have significantly contributed to enhancing economic independence, reducing gender disparities, and strengthening household decision-making capacity.Generally, an SHG consists of 10–20 socio-economically disadvantaged women who collectively mobilize savings and access institutional credit through formal banking systems. The pooled savings and borrowed funds are utilized for undertaking various income-generating activities, thereby promoting self-employment, entrepreneurship development, and livelihood diversification. Participation in SHGs enables rural women to improve their financial autonomy, enhance

household income, and develop social and leadership skills. Consequently, SHGs have emerged as an effective institutional mechanism for socio-economic transformation and women empowerment, supported extensively by governmental programmes, NABARD initiatives, Krishi Vigyan Kendras (KVKs), and various non-governmental organizations.

Despite notable achievements, the sustainability and profitability of SHG enterprises largely depend on members' access to technical knowledge, entrepreneurial competency, financial literacy, and effective market linkages. Capacity-building interventions, particularly skilloriented and entrepreneurship development training programmes, are essential for improving production efficiency, managerial capability, and market competitiveness. Previous studies have reported that trained SHG members are better equipped to diversify economic activities, utilize institutional credit effectively, and establish viable micro-enterprises. However, many SHGs continue to face substantial constraints related to poor product standardization, inadequate branding and packaging, weak market networks, limited digital marketing exposure, and lack of competitive marketing strategies.

The SHG–Bank Linkage Programme has emerged as one of the world's largest microfinance initiatives, connecting millions of rural households with formal financial institutions and contributing significantly to financial inclusion, income generation, and poverty reduction. Several researchers have highlighted the developmental role of SHGs in improving rural livelihoods and empowering women socially, economically, and politically. Mehta and Mishra (2011) [1] reported that SHG-bank linkage programmes substantially enhanced financial accessibility and socio-economic conditions in rural areas. Vanitamani and Menon (2012) emphasized the positive relationship between training exposure and entrepreneurial competency among SHG members. Similarly, Patel (2011) highlighted the importance of capacity-building programmes for ensuring enterprise sustainability and income enhancement.Nevertheless, SHG members continue to encounter multiple operational and marketing-related challenges. Beevi and Girija Devi (2011) identified transportation problems, inadequate working capital, and poor managerial expertise as major barriers to enterprise development. Krishnaveni and Haridas (2013) [2] reported weak market potential, inferior packaging, and difficulties in loan management among SHG enterprises. Gandhi and Udayakumari (2013) [3] observed that first-generation rural entrepreneurs often struggle to establish stable market linkages and brand recognition. Furthermore, limited digital literacy, poor awareness of e-commerce platforms, and inadequate promotional support continue to restrict the growth of SHG-based enterprises in competitive markets.

Considering these challenges, the present study was undertaken by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda, in selected villages of Malda district, West Bengal, to assess the marketing-related constraints faced by women SHG members and to evaluate the impact of SHG participation on their socio-economic empowerment. The study was conducted among 40 women SHG members, comprising 20 respondents from Rukundipur village and 20 respondents from the NICRA adopted village Paschim Narayanpur. Primary data were collected through a structured interview schedule to examine income-generating activities, marketing practices, enterprise-related challenges, and empowerment dimensions among rural women associated with SHGs.

The findings of the study are expected to provide valuable insights for policymakers, extension professionals, development agencies, and rural financial institutions in designing appropriate capacity-building programmes, strengthening market linkages, and promoting sustainable women-led rural enterprises.

Materials and Methods

Research Design

The present study employed a descriptive and analytical research design to systematically examine the socio-economic characteristics, income-generating activities, marketing practices, and constraints faced by women Self-Help Group (SHG) members in Malda district of West Bengal. The descriptive component of the study was utilized to document the existing status and functioning of SHGs, while the analytical component was used to interpret the relationship between SHG participation, enterprise development, and women empowerment.

The investigation was conducted by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda, under rural livelihood and women empowerment initiatives in selected villages of Malda district. The study adopted a survey-based approach incorporating both quantitative and qualitative methods of data collection to obtain comprehensive information regarding the operational performance and marketing challenges of SHG enterprises.Primary data were collected through personal interviews using a pre-structured and pre-tested interview schedule, whereas secondary information was gathered from published literature, government reports, NABARD publications, and institutional records related to SHGs and microfinance programmes. The research design facilitated a detailed assessment of the socio-economic impact of SHG participation on rural women, particularly in relation to entrepreneurial development, market access, and livelihood enhancement.

Study Area

The present investigation was conducted in Malda district of West Bengal, India, which was purposively selected due to the active presence of women Self-Help Groups (SHGs), ongoing rural livelihood programmes, and extension interventions implemented by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda. The district has witnessed substantial SHG-based entrepreneurial activities supported by governmental and institutional initiatives aimed at promoting women empowerment, income generation, and financial inclusion.For the purpose of the study, two villages namely Rukundipur and Paschim Narayanpur were selected as the study area. Among these, Paschim Narayanpur is a NICRA (National Innovations on Climate Resilient Agriculture) adopted village, where various livelihood improvement and capacity-building programmes are being implemented through Malda K.V.K. A total of 40 women SHG members were selected for the investigation, comprising 20 respondents from Rukundipur village and 20 respondents from Paschim Narayanpur village.

The selected villages were considered appropriate for the study due to the active participation of SHG members in income-generating enterprises, agricultural and allied activities, and marketing initiatives. The study area provided suitable conditions for assessing the socio-economic impact, marketing constraints, and empowerment dimensions associated with SHG participation among rural women.

Sampling Technique and Sample Size
The present study adopted a multistage purposive and random sampling technique for the selection of respondents. In the first stage, Malda district of West Bengal was purposively selected due to the active presence of women Self-Help Groups (SHGs), ongoing rural livelihood programmes, and extension interventions implemented by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda. In the second stage, two villages namely Rukundipur and Paschim Narayanpur were selected for the investigation. Paschim Narayanpur is a NICRA (National Innovations on Climate Resilient Agriculture) adopted village under Malda K.V.K., where several livelihood and capacity-building programmes are being implemented.

In the final stage, a total of 40 women SHG members actively engaged in income-generating activities were selected randomly as respondents for the study, comprising 20 respondents from Rukundipur village and 20 respondents from Paschim Narayanpur village. The selected respondents constituted the sample population for the present investigation.

Sources of Data
The study was based on both primary and secondary data sources to ensure comprehensive and reliable findings.

Primary Data
Primary data were collected directly from women SHG members through personal interviews using a structured and pre-tested interview schedule conducted by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda. The interview schedule was specifically designed to gather information related to socio-economic characteristics, SHG participation, income-generating activities, marketing practices, loan utilization patterns, training exposure, empowerment dimensions, and constraints faced in enterprise management and marketing.

Secondary Data
Secondary data were collected from various authentic sources including government reports, NABARD publications, research articles, institutional records, extension publications, NGO reports, journals, and other relevant literature pertaining to SHGs, women empowerment, microfinance, and rural entrepreneurship. These secondary sources were used to supplement and validate the primary data collected during the investigation.

Tools for Data Collection
A structured and pre-tested interview schedule was used as the principal tool for data collection. The schedule consisted of both closed-ended and open-ended questions to obtain detailed information aligned with the objectives of the study. Prior to final administration, the interview schedule was pre-tested among a small group of respondents outside the sample area to assess clarity, relevance, consistency, and suitability of the questions. Necessary modifications and refinements were incorporated based on the pre-testing results to improve the reliability and validity of the research instrument.

Data Analysis
The collected data were systematically coded, classified, tabulated, and analyzed using appropriate statistical methods and analytical techniques. Descriptive statistical tools such as frequency distribution, percentage analysis, mean, average, and ranking methods were employed to summarize and interpret the socio-economic profile, marketing practices, empowerment indicators, and constraints faced by SHG members.

Analytical interpretations were made to examine the patterns and trends associated with SHG participation, income-generating activities, marketing challenges, and women empowerment dimensions. The results were presented in tabular form for meaningful interpretation and scientific discussion.

Ethical Considerations
Prior to data collection, the respondents were informed about the objectives and purpose of the study. Participation in the investigation was entirely voluntary, and informed consent was obtained from all respondents before conducting interviews. Confidentiality and privacy of the information provided by the respondents were strictly maintained throughout the research process. The collected data were used exclusively for academic and research purposes without disclosing the identity of individual participants.

Results and Discussion

Table 1: Frequency Distribution of Demographic Profile Of self-help Group

Statements	Frequency	Percentage
Age group in years		
Below 26	02	05
26-35	09	22.5
36-45	20	50
Above 45	09	22.5
Educational qualification		
Up-to VIII	19	47.5
Up-to XII	16	40
Graduate or above	05	12.5
Income Per Month		
Below 3000	09	22.5
3000-5000	19	47.5
Above 5000	12	30

1. Age Group Distribution
The majority of members (50%) fall within the 36-45 age group, indicating that middle-aged individuals are most active in the self-help group.

The 26-35 and above 45 age groups each constitute 22.5% of the members, showing a balanced representation of younger and older adults.

Only 5% of members are below 26, suggesting that younger individuals may be less involved in self-help groups.

2. Educational Qualification
A significant portion (47.5%) of members have education up to the eighth grade, highlighting limited formal education among participants.

40% have completed up to the twelfth grade, indicating a moderate level of education. Only 12.5% have attained graduate-level education or higher, which suggests that highly educated individuals may be less engaged in self-help groups.

3. Income per Month
The largest group (47.5%) falls within the 3,000- 5,000 income range, suggesting that most₹ ₹ participants belong to the lower-income segment.

22.5% earn below 3,000, reflecting financial vulnerability among some members.₹

30% of members earn above 5,000, indicating that a portion of the group has relatively higher₹ earnings.
The group is predominantly composed of middle-aged individuals with limited formal education.
The income levels suggest financial instability, reinforcing the importance of self-help groups for economic empowerment.
There is a need for skill development and education initiatives to enhance the earning capacity of the members.

Table 2: Activities performed by women members of SHGs

Sl. No.	Name of the activity	Frequency	Percentage
1.	Seed Production	02	05
2.	Mango By-product Making	04	10
3.	Dairy Occupation	03	07.50
4.	Vegetable Growing	06	15
5.	Poultry Keeping	02	05
6.	Goatry	04	10
7.	Pickle Making	02	05
8.	Papad Making	01	02.50
9.	Anganwadi Worker	01	02.50
10.	Tailoring	02	05
11.	Gur Making	02	05
12.	Nursery	01	02.50
13.	Poultry	02	05
14.	Fruit Cultivation	03	07.50
15.	Fishery	03	7.50
16.	Organic Manure	02	05

The data presents an overview of various income-generating activities undertaken by women members of Self-Help Groups (SHGs), along with their frequency and percentage participation. Here's an analysis of the key insights:

1. Most Popular Activities
Vegetable Growing (15%) has the highest participation, indicating that agriculture-related activities are a primary source of livelihood.
Mango By-product Making (10%) and Goatry (10%) follow closely, suggesting a preference for food processing and livestock-related enterprises.

2. Moderate Participation Activities
Dairy Occupation (7.5%), Fruit Cultivation (7.5%), and Fishery (7.5%) are moderately popular, reflecting a diverse mix of agricultural, livestock, and fishery-based income sources.

3. Least Engaged Activities
Activities such as Papad Making (2.5%), Anganwadi Worker (2.5%), and Nursery (2.5%) have the lowest participation. This may be due to skill specialization, market demand, or resource limitations.

4. Livestock vs. Non-Livestock Activities
Livestock-based activities like Dairy, Poultry, Goatry, and Fishery together account for 35%, highlighting the significance of animal husbandry in rural women's economic engagement.
Non-livestock activities such as Tailoring, Organic Manure, and Pickle Making contribute about 30%, showing that women are engaged in both traditional and small-scale business ventures.

5. Significance of Food Processing
Seed Production, Gur Making, Pickle Making, and Organic Manure together represent 20%, indicating an emphasis on value-added agricultural products.Women members of SHGs are primarily engaged in agriculture, livestock, and small-scale food processing activities. The high involvement in vegetable growing and livestock-related occupations suggests the importance of agriculture and animal husbandry in their economic sustenance. Encouraging skill development in low-participation activities like tailoring and nursery management may help diversify income sources and enhance livelihood security.

Table 3: Kind of products produced

Kind of products	Frequency	Percentage
Mango by Products	10	25
Gur Products	10	25
Vegetable Products	05	12.50
Dairy Products	04	10
Pickle Products	11	27.50
Total	40	100

The table presents data on the different types of products produced by self-help group (SHG) members, along with their frequency and percentage distribution.
Dominant Product Categories:
Pickle Products (27.50%) have the highest production frequency, indicating their popularity among SHG members.
Mango By-Products (25%) and Gur Products (25%) are the second most produced items, showing a significant focus on these traditional and seasonal products.

Moderate Production
Vegetable Products (12.50%) have a moderate level of production. This suggests that while vegetables are widely grown, processed vegetable products are less common.

Lowest Production Category
Dairy Products (10%) have the lowest production. This could be due to the perishable nature of dairy, the need for better storage, or a lesser focus on dairy farming among SHG members.
Most SHGs seem to focus on food-based processing, particularly non-perishable or easily storable products like pickles, gur, and mango by-products.
The low production of dairy and vegetable products suggests a need for better infrastructure or training to encourage more participation in these areas.
The high percentage of pickle and mango by-products indicates a preference for long-shelf-life goods that can be stored and sold over time.
The SHGs could consider enhancing the production of dairy and vegetable products through better preservation techniques and market access.
Diversification into other value-added products may help balance production and improve income stability.

Table 4: Frequency distribution of Marketing Techniques

Marketing Techniques	Frequency	Percentage
Door to door marketing	03	07.50
Fairs & Exhibitions	16	40
Retail outlets	10	25
Through educational institutions	09	22.50
Private Institutions	02	05
Total	40	100

The given data represents the frequency and percentage distribution of different marketing techniques employed by self-help group (SHG) members. Let's analyse the data in detail:

1. Most Preferred Marketing Technique: Fairs & Exhibitions
The most commonly used marketing method is Fairs & Exhibitions, accounting for 40% (16 out of 40 respondents).
This indicates that SHG members prefer selling their products in public gatherings, where they can reach a larger audience and showcase their products effectively.

2. Retail Outlets as a Significant Channel
Retail outlets are the second most used technique, making up 25% (10 respondents).
This suggests that many SHG members are leveraging physical stores to sell their products, possibly through tie-ups with small shops or cooperative retail outlets.

3. Educational Institutions as a Marketing Platform
Marketing through educational institutions accounts for 22.50% (9 respondents).
This might include selling products like handmade crafts, stationery, or eco-friendly goods to students and staff.

4. Limited Adoption of Door-to-Door Marketing
Door-to-door marketing is used by only 7.5% (3 respondents).
The low percentage suggests that SHG members find this approach time-consuming or ineffective compared to broader-reaching strategies like exhibitions.

5. Least Preferred Method: Private Institutions
The least utilized marketing channel is private institutions, with only 5% (2 respondents).
This could be due to difficulties in establishing partnerships with private companies or a lack of demand for SHG products in such institutions.Public events and fairs are the dominant marketing strategy, indicating a preference for mass outreach rather than individual customer targeting. Retail outlets and educational institutions are also significant channels, possibly due to easier access and a steady customer base.
Direct selling (door-to-door) and collaborations with private institutions are less preferred, potentially due to challenges in access, acceptance, or efficiency.
Expand presence in fairs & exhibitions while also exploring digital marketing to reach a broader audience.
Enhance partnerships with retail stores and educational institutions to create stable, long-term sales channels.
Improve door-to-door strategies by targeting niche markets, offering personalized promotions, or leveraging local networks.
Explore opportunities in private institutions by establishing tie-ups with businesses that support locally-made or sustainable products.

Table 5: Distribution of the respondents according to the sub items wise impact on empowerment of women member

Sl. No.	Indicators/Items	Response					
		Before joining		After joining SHG		Change	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Psychological empowerment							
1	Self-confidence	12	30	40	100	28	70
2	Courage	14	35	40	100	26	65
3	Self-reliance	12	30	40	100	28	70
4	Feeling of security in family	25	62.5	40	100	15	38.5
5	Ambition in business	10	25	40	100	30	75
6	Self-image	18	45	40	100	22	55
Cultural empowerment							
1	Freedom of interact with male outside the family	12	30	40	100	28	70
2	Freedom to take any kind of food	14	35	37	92.5	23	55.5
3	Actual participation in festivals	11	27.5	32	80	21	52.5
4	Freedom to wear any kind of dress	10	25	38	95	28	70
5	Freedom to perform in festival ceremonies	15	37.5	35	87.5	20	50
6	Freedom for attending pilgrim/ religious place	25	62.5	33	82.5	08	26
7	Freedom to decide food menu at home	16	40	36	90	20	50
8	Liberty to attend marriage ceremony	22	55	39	97.5	17	42.5
Social empowerment							
1	Self -education	15	37.5	30	75	15	37.5
2	Freedom to work outside family	05	12.5	34	85	29	72.5
3	Freedom to visit hospital / Doctor	30	75	34	85	04	10
4	Freedom to adopt practices for maintaining health	20	50	36	90	16	40
5	Participation in decision about family planning	20	50	30	75	10	35
6	Participation in community action	16	40	32	80	16	40
7	Feeling of social security	15	37.5	35	87.5	20	50
8	Participation in communication action	14	35	37	92.5	23	57.5
9	Participation in decision about girl marriage	17	42.5	35	87.5	18	45
10	Possessing desired social status	13	32.5	36	90	23	57.5
11	Healthy social environment	18	45	30	75	12	30
12	Appreciation by family	25	62.5	33	82.5	08	20
13	Access to modern technology	15	37.5	38	95	23	57.5
14	Freedom to mix with friends	10	25	37	92.5	27	67.5
15	Access to water	30	75	32	80	02	05
16	Access to fuel/ energy	10	40	32	80	22	40

1	Opportunity for economic development	09	22.5	38	95	29	72.5
2	Freedom to start the business	05	12.5	36	90	31	78.5
3	Personal saving in the form of fixed deposit	08	20	39	97.5	31	77.5
4	Operating seasonal account in bank	02	05	40	100	38	95
5	Participation in decision about adopting modern technology in home/enterprises	09	22.5	35	87.5	26	55
6	Participation in decision about purchasing building/house	05	12.5	36	90	31	78.5
7	Participation in decision about marketing of produce	08	20	36	90	28	70
8	Participation in purchase of input for family enterprises	09	22.5	36	90	27	68.5
9	Authority to employ labour	10	25	30	75	20	50
10	Freedom for spending on entertainment of guest	15	37.5	35	87.5	20	50
11	Freedom for offering present to relatives	15	37.5	36	90	21	52.5
1	Holding of position at present	15	37.5	38	96	23	58.5
2	Freedom for participation in active politics	03	07.5	38	96	35	88.5
3	Awareness of human right	03	07.5	32	84	29	76.5
4	Awareness of legislation for women	04	10	33	86	29	76
5	Awareness of political institution	05	12.5	30	80	25	67.5

This table presents an analysis of the impact of Self-Help Group (SHG) membership on women's empowerment across multiple dimensions, including psychological, cultural, social, economic, and political aspects. The key findings from the data are:

1. Psychological Empowerment

Significant increase in self-confidence, courage, self-reliance, and ambition in business (all reaching 100%): These indicators suggest that SHG membership has greatly boosted women's confidence and ability to make independent decisions.

Feeling of security in the family increased from 62.5% to 100%: This suggests that economic and social empowerment has also contributed to psychological well-being.

2. Cultural Empowerment

Strong improvements in freedom of interaction with males outside the family (30% to 100%) and freedom to wear any kind of dress (25% to 95%): Indicates a shift in traditional gender norms.

Increase in freedom to participate in festivals (27.5% to 80%) and perform in ceremonies (37.5% to 87.5%): Suggests greater cultural integration and participation.

Less impact on religious participation (62.5% to 82.5%): Shows cultural traditions still influence religious engagement.

3. Social Empowerment

Major improvement in freedom to work outside the family (12.5% to 85%) and participation in decision-making about girl marriage (42.5% to 87.5%): Indicating progress in women's autonomy.

Increase in access to modern technology (37.5% to 95%): Shows that SHG participation enhances knowledge and use of modern resources.

Participation in community actions and social status improvement: Reflects growing involvement in societal decisions.

4. Economic Empowerment

Huge rise in freedom to start a business (12.5% to 90%) and personal savings in fixed deposits (20% to 97.5%): Demonstrates improved financial independence.

Increase in authority to employ labor (25% to 75%) and decision-making in business matters: Reflects greater financial and managerial control.

5. Political Empowerment

Holding positions increased from 37.5% to 96%, and political participation rose from 7.5% to 96%: Suggests that SHG participation significantly influences political awareness and engagement.

Awareness of human rights and legislation for women increased dramatically (from ~10% to over 80%): Indicates strong advocacy and legal awareness due to SHG involvement.

SHG membership has played a crucial role in enhancing women's psychological, cultural, social, economic, and political empowerment. The most notable impacts are in economic independence, political participation, and personal confidence, while areas such as religious participation and traditional family roles have seen relatively less transformation.

Table 6: Ranking matrix based on responses from forty respondents, highlighting

Sl. No	Challenges	Ranking (1-10)	No. of Respondents Highlighting Issue
1	Lack of Market Awareness	1	35
2	Limited Access to Financial Support	2	32
3	Poor Branding & Packaging	3	30
4	High Competition from Established Brands	4	28
5	Lack of Modern Marketing Skills	5	27
6	Limited Digital Marketing Knowledge	6	25
7	Inadequate Transportation & Logistics	7	23
8	Difficulty in Scaling Production	8	20
9	Unstable Pricing & Profit Margins	9	18
10	Lack of Govt. Support in Promotion	10	15

The ranking matrix provides insight into the major challenges faced by respondents, prioritizing them based on how frequently they were highlighted. Below is a detailed analysis:

Top Challenges Identified

The lack of market awareness (Rank 1) is the most significant challenge, with 35 out of 40 respondents highlighting it. This suggests that businesses struggle to reach potential customers, indicating a gap in market education or outreach.

Limited access to financial support (Rank 2, 32 respondents) follows closely, indicating financial constraints that hinder growth, investment, and sustainability.

Branding & Competition Issues

Poor branding & packaging (Rank 3, 30 respondents) highlights the importance of presentation in consumer appeal. Many businesses may struggle with designing effective branding strategies.

High competition from established brands (Rank 4, 28 respondents) suggests that smaller businesses find it difficult to compete against well-known brands, which have better recognition and resources.

Marketing and Digital Skills Gaps

Lack of modern marketing skills (Rank 5, 27 respondents) and limited digital marketing knowledge (Rank 6, 25 respondents) indicate a significant skills gap in leveraging marketing techniques to grow businesses.

This suggests a need for training programs in contemporary marketing strategies, especially in digital platforms.

Operational and Logistics Challenges:

Inadequate transportation & logistics (Rank 7, 23 respondents) points to supply chain inefficiencies that could increase costs and delays.

Difficulty in scaling production (Rank 8, 20 respondents) shows that businesses face challenges in expanding operations, possibly due to resource constraints or lack of efficient processes.

Economic and Policy-Related Barriers:

Unstable pricing & profit margins (Rank 9, 18 respondents) indicate market fluctuations that make it difficult for businesses to plan long-term strategies.

Lack of government support in promotion (Rank 10, 15 respondents) suggests that respondents perceive insufficient policy backing or incentives for business promotion.

Market awareness and financial access are the most critical challenges. Addressing these could have the highest impact on business success.

Marketing and branding gaps indicate the need for training in modern marketing techniques and digital engagement strategies.

Operational inefficiencies in logistics and production scaling hinder growth, requiring improvements in infrastructure and business processes.

Economic uncertainties and policy gaps affect long-term business sustainability, suggesting a need for advocacy for better government support.

Conclusion

The present study conducted by Malda Krishi Vigyan Kendra (K.V.K.), Ratua, Malda provides significant insights into the socio-economic conditions, entrepreneurial activities, marketing practices, and empowerment dimensions of women Self-Help Group (SHG) members in Malda district of West Bengal. The investigation, carried out among 40 women SHG members from Rukundipur and the NICRA adopted village Paschim Narayanpur, revealed that SHGs have emerged as an important institutional mechanism for enhancing rural women's livelihood security, financial inclusion, and socio-economic empowerment.

The findings indicated that the majority of SHG members were actively engaged in agriculture and allied income-generating enterprises such as vegetable cultivation, pickle making, mango by-product preparation, dairy farming, fishery, goat rearing, and other small-scale rural enterprises. Most respondents primarily depended on fairs and exhibitions, retail outlets, and educational institutions as major marketing channels for selling their products. However, despite active participation in entrepreneurial activities, SHG members continued to face several critical marketing and enterprise-related challenges.

Among the identified constraints, lack of market awareness emerged as the most severe problem, followed by limited access to financial support, poor branding and packaging, inadequate marketing skills, weak digital marketing exposure, and competition from established commercial brands. Inadequate transportation and logistical facilities, unstable pricing mechanisms, and difficulties in scaling production further restricted the profitability and sustainability of SHG enterprises. These challenges adversely affected income generation and market competitiveness of women-led enterprises.

The study further demonstrated that participation in SHGs contributed substantially to women's empowerment across psychological, social, economic, cultural, and political dimensions. Significant improvements were observed in self-confidence, self-reliance, entrepreneurial ambition, participation in household decision-making, financial independence, access to banking services, awareness of legal rights, and involvement in social and political activities. The findings clearly indicate that SHGs serve not only as economic institutions but also as effective platforms for enhancing women's social status and leadership capabilities in rural society.

Capacity-building and training programmes organized through institutional support mechanisms were found to play a vital role in strengthening entrepreneurial competencies, managerial efficiency, marketing awareness, and financial literacy among SHG members. The study highlights the necessity of continuous skill development programmes focusing on value addition, product standardization, branding, packaging, bookkeeping, digital literacy, and e-commercebased marketing approaches to improve the sustainability of SHG enterprises.

Based on the findings, the study recommends the establishment of stronger market linkage systems, regular exposure visits, entrepreneurship development programmes, and district-level resource and training centres to support women entrepreneurs. Greater collaboration among Krishi Vigyan Kendras (KVKs), NABARD, government departments, financial institutions, NGOs, and rural development agencies is essential for improving access to institutional credit, strengthening marketing infrastructure, and promoting women-led micro-enterprises.

Overall, the study concludes that SHGs have considerable potential to promote sustainable rural livelihoods and women empowerment; however, long-term success depends upon continuous institutional support, market-oriented interventions, technological upgradation, and effective policy implementation aimed at strengthening the economic viability and market competitiveness of SHG enterprises in rural areas.

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