

MARKETING-LED RURAL DEVELOPMENT: ANALYZING SHG CHALLENGES IN GARGAON

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Abstract

The revival of rural economies significantly hinges on the effectiveness of marketing strategies, with Self-Help Groups (SHGs) playing a pivotal role in this transformation. SHGs engage in collective economic activities, but their long-term success is largely determined by their ability to market their products and connect with wider markets. This case study investigates the marketing approaches employed by SHGs in the Gargaon Gaon Panchayat and the strategic challenges they encounter. The research also examines the contributions of government agencies and non-governmental organizations (NGOs) in supporting the marketing efforts of SHGs. Using an exploratory research design, the study draws insights from surveys, interviews, and field observations focused on SHGs within the region. Findings reveal that although SHGs adopt methods such as direct sales and participation in local exhibitions, they lack awareness and access to digital marketing tools that could significantly boost their visibility. Consequently, despite possessing strong skills and producing high-quality rural goods, these SHGs often fail to tap into broader customer bases and improve their sales outcomes. The study concludes with practical recommendations aimed at strengthening the marketing capabilities of SHGs, thereby contributing to rural economic development and self-reliance.

Keywords: Self-Help Groups, Rural Marketing, Rural Development

JEL Classification: R51, 018, M31

Introduction

Rural revitalization has emerged as a critical agenda for India's socio-economic development, driven by the need to address persistent disparities between urban and rural areas. With over 65% of India's population residing in rural regions, revitalizing these economies is essential for inclusive growth. Government initiatives such as the National Rural Livelihoods Mission (NRLM) and Bharat Nirman emphasize empowering rural communities through entrepreneurship, infrastructure development, and access to markets. Despite these efforts, challenges such as fragmented value chains, limited market access, and inadequate technological adoption hinder sustainable progress.

Marketing serves as a bridge between rural producers and consumers, enabling value creation, income generation, and market expansion. Effective marketing strategies can amplify the visibility of rural products, foster brand loyalty, and integrate informal rural enterprises into formal supply chains. However, rural marketing in India remains underdeveloped due to infrastructural gaps, lack of digital literacy, and insufficient awareness of contemporary consumer trends. Strengthening marketing capabilities is thus pivotal for unlocking the economic potential of rural industries.

Self-Help Groups (SHGs), as community-based collectives, have been instrumental in fostering rural entrepreneurship and women's empowerment. By pooling resources, skills, and labour, SHGs engage in activities ranging from handicraft production to agro-processing. Their

collective model reduces individual risk, enhances bargaining power, and promotes financial inclusion. However, the sustainability of SHGs hinges on their ability to navigate competitive markets, which demands strategic marketing interventions.

Literature Review

Understanding the dynamics of rural marketing and its relevance to Self-Help Groups necessitates an interdisciplinary examination of theories, empirical studies, and policy frameworks. Table 1 makes insights from key academic sources spanning various dimensions of rural marketing including digital adoption, value chain integration, social capital, and gender roles. These studies collectively reveal how SHGs operate at the intersection of local socio-cultural traditions and evolving market strategies.

Table 1: Theoretical Foundations of Rural Marketing

Author(s), Year	Key Focus	Methodology	Key Findings	Relevance to Study
Kashyap & Raut (2016)	4Ps in rural markets	Conceptual analysis	Rural marketing requires localization of product, pricing, and distribution.	Supports need for SHGs to adapt 4Ps strategies.
Gupta & Singh (2018)	Digital marketing in rural India	Mixed methods	Limited digital literacy hinders e-commerce adoption.	Explains SHGs' lack of digital platform usage.
Porter (1985)	Value chain theory	Theoretical framework	Strengthening producer-market linkages enhances profitability.	SHGs need better integration into value chains.
Prahalad (2012)	Bottom-of-pyramid markets	Qualitative research	Affordability and accessibility are critical for rural consumer engagement.	Aligns with SHGs' focus on low-cost pricing.
Kotler et al. (2020)	Marketing mix adaptation	Case studies	Promotion in rural areas relies on word-of-mouth and community trust.	Highlights SHGs' reliance on interpersonal networks.
Chandra & Rao (2017)	Cultural influences on marketing	Ethnographic study	Local traditions shape product preferences; cultural sensitivity boosts sales.	SHGs must align products with regional customs.
Dutta & Banerjee (2019)	Rural supply chain dynamics	Quantitative survey	Fragmented supply chains increase costs; collective logistics reduce expenses.	SHGs can benefit from collaborative distribution.
Joshi & Sharma (2020)	Social capital in rural markets	Interviews	Trust-based networks reduce transaction costs for rural sellers.	SHGs' community ties can enhance market access.

Author(s), Year	Key Focus	Methodology	Key Findings	Relevance to Study
Sinha & Tripathi (2018)	Rural consumer behaviour	Experimental research	Rural buyers prioritize durability over branding.	SHGs should emphasize product quality in marketing.
Reddy & Patel (2021)	Mobile technology adoption	Action research	Mobile apps for rural sellers improved market reach by 40%.	Suggests potential for SHGs to adopt mobile tech.

Source: Review of Literature

The literature emphasizes that SHGs must not only develop localized marketing techniques but also address systemic barriers such as limited digital infrastructure, fragmented supply chains, and informational asymmetries. Government support, NGO facilitation, and targeted training are repeatedly cited as enablers in expanding SHG market access and profitability in rural India.

Government agencies and NGOs play a crucial role in facilitating market access for SHGs through policy support, capacity building, and infrastructure development. Table 2 summarizes research findings on institutional support mechanisms.

Table 2: Institutional and Policy Support for SHGs

Author(s), Year	Key Focus	Methodology	Key Findings	Relevance to Study
NITI Aayog (2020)	Deendayal Antyodaya Yojana	Policy analysis	Funding and training improved SHG scalability.	Shows government support mechanisms.
Ghosh & Sen (2020)	Public-private partnerships	Case studies	Collaborations with private firms expanded SHG market access.	Suggests PPP models for SHGs.
Sharma & Das (2018)	SHG skill development programs	Longitudinal study	Training in marketing techniques raised productivity.	Advocates for targeted capacity-building.
World Bank (2022)	Rural development policies	Quantitative analysis	Infrastructure gaps limit SHG market reach.	Contextualizes challenges in Rohdoi Gaon.
Pradan (2021)	NGO interventions in Odisha	Impact assessment	E-commerce partnerships increased SHG incomes.	Demonstrates NGO role in market linkages.
Dutta (2015)	Government and NGO roles in SHGs	Policy overview	NGOs bridge credit and marketing gaps for rural SHGs.	Explains external support systems.
Chakraborty et al. (2024)	Rural marketing & SHGs	Case review	Cooperative banks and NGOs critical for SHG marketing.	Highlights collaborative structures.

Source: Review of Literature

The literature consistently emphasizes that institutional support is most effective when it combines financial assistance with skill development and market linkages. However, there are gaps in coordinating different support mechanisms and ensuring their reach to all SHGs, particularly in remote areas like Gargaon Gaon Panchayat.

Objectives of the Study

1. To analyse the marketing strategies adopted by SHGs in Gargaon Gaon Panchayat
2. To identify the challenges faced by SHGs in implementing effective marketing practices
3. To evaluate the role of government and NGOs in supporting SHGs' market integration

Research Questions

1. What marketing strategies are employed by SHGs in Gargaon Gaon Panchayat?
2. What are the key challenges hindering the adoption of advanced marketing techniques by SHGs?
3. How do government and NGO initiatives facilitate or constrain SHGs' marketing efforts?

Significance of the study

The study holds significance as it provides field-based evidence from all 88 SHGs in Gargaon Gaon Panchayat, offering a holistic view of marketing-led rural development in an under-researched region of Assam. While numerous studies have focused on SHG performance in southern India, empirical insights from the Northeast remain scarce. This research fills that gap by analyzing both traditional and digital marketing practices within a local context. The findings have policy relevance for enhancing SHG sustainability through marketing innovation, capacity-building, and institutional coordination.

Research Methodology

The study follows a descriptive research design aimed at systematically understanding the marketing strategies, challenges, and support mechanisms influencing the 88 Self-Help Groups in Gargaon Gaon Panchayat, Sivasagar district, Assam. Case studies, journals and distinguished articles are also examined thoroughly to get an insight into the efforts for marketing strategies adopted by SHGs in India. The research sought to generate both quantitative and qualitative insights into SHG practices and their level of institutional support.

The study employed a census approach by including all 88 SHGs operating within Gargaon Gaon Panchayat, ensuring comprehensive coverage of the target population. This approach eliminated sampling bias and provided a complete picture of SHG marketing practices in the region. Data was collected from all 88 SHGs under the Gargaon Gaon Panchayat using well-structured questionnaires. The questionnaires covered aspects such as marketing strategies employed, challenges faced, level of digital literacy, and support received from government and NGOs. The research incorporated:

- Surveys of all 88 SHG representatives
- In-depth interviews with selected SHG members
- Field observations of marketing practices

- Review of government and NGO documentation related to SHG support

The collected data was analysed using descriptive statistics to identify patterns and trends in marketing strategies, challenges, and support mechanisms. The analysis focused on percentage distributions and correlation analysis to understand the prevalence of various marketing practices and challenges among SHGs.

Analysis and Findings

Self-Help Groups in Gargaon Gaon Panchayat are increasingly engaged in income-generating activities, necessitating effective marketing strategies for sustainability and growth. The findings below are based on data collected from all 88 SHGs in the panchayat.

Current Marketing Strategies

Table 3: Marketing Strategies Employed by SHGs

Variable	Percentage (%)	Number of SHGs (out of 88)
Use Local Markets (Haats/Fairs)	88%	77
Rely on Word-of-Mouth Promotion	92%	81
Exhibitions	75%	66
Use social media (WhatsApp/Facebook)	24%	21
Use Branded Packaging	16%	14

Source: Primary Data

Use of Local Markets (Haats/Fairs)

The majority of SHGs (77 out of 88) rely on traditional local markets like weekly haats and fairs to sell their products. These markets provide direct access to customers but offer limited scale and exposure. The data reflects a heavy dependence on localized selling strategies with minimal integration into formal retail systems or larger urban markets.

Word-of-Mouth Promotion

A very high proportion of SHGs (92% or 81 groups) promote their products informally through community networks and personal contacts. While this approach is cost-effective, it restricts the potential customer base. The widespread use of word-of-mouth promotion indicates the absence of structured marketing tools or advertising strategies among SHGs.

Exhibitions

Approximately 75% of SHGs (66 out of 88) use local exhibitions as a key strategy to promote and sell their products. Exhibitions provide SHGs with temporary but focused market exposure, allowing them to reach a wider audience than their immediate local markets. These events often attract urban customers who might not otherwise access rural products.

Digital Platform Utilization

Only 24% (21) of SHGs leverage digital platforms like WhatsApp and Facebook for product promotion and sales. This low digital marketing adoption is likely due to limited digital literacy, lack of training, or insufficient access to smartphones and internet connectivity. The

underutilization of digital tools significantly constrains these groups' visibility and market expansion beyond the local level.

Branding and Packaging

Only 16% (14) of SHGs use any form of branded or professional packaging. The lack of branding reduces product appeal and consumer trust, especially in competitive or urban markets. This deficiency may stem from financial constraints, lack of awareness about branding's importance, or limited access to packaging materials and design services.

Challenges in Marketing Implementation

Table 4: Challenges Faced by SHGs

Variable	Percentage (%)	Number of SHGs (out of 88)
Reported Lack of Market Knowledge	76%	67
Face Infrastructure Challenges	68%	60
Received Marketing Training	20%	18
Have Digital Literacy	28%	25

Source: Primary Data

Lack of Market Knowledge

A significant proportion (76% or 67 SHGs) acknowledge that they lack understanding of market demands, pricing strategies, or consumer preferences. This knowledge gap limits their ability to adapt products, set competitive prices, or explore new markets, creating a substantial barrier to growth and market expansion.

Infrastructure Challenges

Approximately 68% (60) of SHGs face challenges such as poor transport, lack of storage facilities, inadequate packaging infrastructure, or electricity issues. These logistical constraints affect product quality, supply consistency, and market reach. Infrastructure development remains essential for scaling up operations and improving market access.

Limited Marketing Training

Only 20% (18) of SHGs have received formal training related to marketing or business development. This reflects a serious gap in capacity-building efforts. The majority of SHG members operate without structured knowledge of sales techniques, branding strategies, pricing methodologies, or customer engagement approaches.

Digital Literacy Constraints

Only 28% (25) of SHGs have members who are comfortable using digital tools for marketing, banking, or communication. The low level of digital literacy significantly hampers these groups' ability to leverage online platforms, access financial services, and scale their operations. This highlights the urgent need for digital inclusion initiatives targeted at rural entrepreneurs.

Table 5: Correlation between demography and challenges faced by SHGs

Variable Pair	Spearman's ρ	Sig. (p)	Interpretation
Education – Market Knowledge	-0.61	0.001	Strong negative correlation; educated SHGs better understand markets
Support – Marketing Training	+0.72	0.000	Highly significant; support linked to formal training
Education – Digital Literacy	+0.58	0.002	Moderate positive correlation
Age – Infrastructure Challenges	-0.33	0.045	Weak negative correlation; older SHGs face fewer infrastructure issues
Income – Market Knowledge	-0.42	0.010	Higher-income SHGs show stronger market understanding

Source: Statistical Analysis

From the above results it can be observed that educational level and support interventions significantly improve SHGs' market competence and digital readiness. Also, infrastructure challenges persist more among younger or recently formed SHGs. Further, training and digital inclusion are interlinked; digitally literate SHGs are better equipped for modern marketing.

Institutional Support Mechanisms

Table 6: Institutional Support for SHGs

Variable	Percentage (%)	Number of SHGs (out of 88)
Received Govt Scheme Support	40%	35
Received NGO Support (Training/Expo)	36%	32

Source: Primary Data

Government Support

Only 40% (35) of SHGs have benefited from government programs like the National Rural Livelihoods Mission (NRLM) or other rural development schemes. The remaining 60% (53) of SHGs are either unaware of available schemes, ineligible for support, or have not received adequate assistance despite eligibility. This points to a significant gap in the implementation or outreach of government support mechanisms.

NGO Support

Approximately 36% (32) of SHGs have received help from NGOs in the form of training sessions, exposure visits, or participation in exhibitions. While NGO involvement exists, it is not comprehensive or evenly distributed. Many SHGs still lack access to such external support mechanisms, which could enhance their marketing capabilities and market reach.

The findings reveal a stark contrast between traditional and digital marketing approaches among SHGs in Gargaon Gaon Panchayat. While traditional methods like local markets and word-of-mouth promotion are widely used (88% and 92% respectively), digital marketing adoption remains minimal (24%). This disparity aligns with Gupta and Singh's (2018) observation that limited digital literacy significantly hinders e-commerce adoption in rural areas.

The prevalence of traditional marketing strategies reflects both cultural patterns and infrastructural limitations. As noted by Kotler et al. (2020), rural promotion often relies heavily on community trust and interpersonal networks. However, this dependence also restricts market reach and growth potential. Bhattacharya's (2022) case study of West Bengal SHGs demonstrated that Instagram marketing doubled urban customer engagement, suggesting significant untapped potential for digital platforms even in rural contexts.

The study identified significant capacity-building needs, with 76% of SHGs reporting a lack of market knowledge and only 20% having received marketing training. This knowledge deficit directly impacts marketing effectiveness and constrains innovation. Sharma and Das (2018) emphasized that training in marketing techniques substantially raises productivity among SHG members, yet such training remains largely inaccessible to SHGs in R Gargaon Gaon Panchayat.

The gap between knowledge needs and available training points to inadequacies in institutional support systems. Both government and NGO support mechanisms appear insufficiently coordinated or targeted, reaching only 40% and 36% of SHGs respectively. This finding supports Dutta's (2015) assertion that while NGOs and government programs can bridge critical gaps for rural SHGs, their implementation often lacks consistency and comprehensive coverage.

The study found that 68% of SHGs face infrastructure challenges, including transportation difficulties, storage limitations, and inadequate packaging facilities. These constraints align with the World Bank's (2022) analysis that infrastructure gaps significantly limit SHG market reach in rural India. Addressing these structural barriers requires coordinated investment in rural infrastructure alongside marketing capacity building.

Resource constraints also manifest in the limited adoption of branding and professional packaging (16%). As Kumar et al. (2017) demonstrated through their ethnographic study, improved branding and packaging significantly enhance the marketability of SHG products. The low implementation rate in Gargaon Gaon Panchayat suggests financial barriers to investing in these marketing elements, despite their potential return on investment.

The low digital literacy rate (28%) among SHGs represents a critical barrier to market integration in an increasingly digital economy. This digital divide restricts access to e-commerce platforms, online banking services, and digital marketing tools. Sengupta and Das (2022) found that only 18% of rural entrepreneurs nationwide use digital tools for marketing, indicating that Gargaon Gaon Panchayat's digital adoption rate (24%) is slightly above the national average but still insufficient for meaningful digital market integration.

Singh and Agarwal's (2021) action research demonstrated that e-commerce training for SHGs in Odisha boosted incomes by 25%, suggesting that targeted digital capacity building could yield significant returns. The success of WhatsApp-based ordering systems in Tamil Nadu's coir industry, which reduced inventory pileup by 30% (Sengupta & Nair, 2020), further illustrates how even basic digital tools can substantially improve marketing efficiency.

Conclusion

The study reveals that while SHGs in Gargaon Gaon Panchayat are actively involved in income-generating activities, their marketing strategies remain primarily traditional and limited in scope. The predominance of local markets and word-of-mouth promotion, coupled with minimal digital platform utilization, restricts their growth potential. Significant challenges persist in the form of inadequate market knowledge, infrastructure limitations, insufficient training, and low digital literacy.

Government and NGO support, though present, needs to be more systematic, inclusive, and coordinated to effectively address the multidimensional challenges facing SHGs. The recommendations proposed in this study offer a framework for enhancing SHG marketing capabilities through targeted capacity building, infrastructure development, digital integration, and strengthened institutional support.

By implementing these recommendations, SHGs in Gargaon Gaon Panchayat and similar rural areas can overcome existing marketing barriers and leverage their production expertise to achieve sustainable growth. Enhanced marketing capabilities will not only improve SHG incomes but also contribute significantly to rural economic revitalization and community empowerment. Future research should focus on evaluating the effectiveness of digital marketing interventions in rural contexts and developing scalable models for SHG market integration.

Recommendations

Based on the findings and discussion, the following recommendations are proposed to enhance the marketing capabilities of SHGs in Gargaon Gaon Panchayat:

Capacity Building and Training:

1. Targeted Marketing Training Programs: The government may develop comprehensive marketing training modules specifically designed for SHG members, covering aspects of product positioning, pricing strategies, promotion techniques, and customer relationship management.
2. Digital Literacy Initiatives: It is advisable to implement structured digital literacy programs focusing on practical applications such as social media marketing, digital payments, and e-commerce platform usage.
3. Mentorship Programs: The government in collaboration with educational institutions must establish mentorship connections between successful SHGs and those struggling with marketing, fostering peer learning and knowledge transfer.

Infrastructure and Resource Support

1. Community Marketing Centers: Shared facilities should be developed to provide Self-Help Groups (SHGs) with access to essential resources such as packaging equipment, storage space, and digital tools—facilities that are often unaffordable for individual SHGs.
2. Transport Cooperatives: SHGs may be encouraged to form transport cooperatives in order to reduce logistics costs and improve connectivity to distant markets.
3. Packaging and Branding Support: Professional support in packaging and branding should be made available at subsidized rates through government schemes or in collaboration with public-private partnerships.

Market Linkages and Digital Integration

1. **E-commerce Onboarding**: Efforts should be made to facilitate the onboarding of SHGs onto established e-commerce platforms as well as government marketplaces such as the Government e-Marketplace (GeM).
2. **Mobile Marketing Solutions**: SHGs should be encouraged to adopt user-friendly mobile-based marketing tools such as WhatsApp Business, which require minimal technical expertise.
3. **Collective Digital Presence**: A district-level digital platform showcasing products from all local SHGs can be created and maintained by digitally skilled community members, thereby enhancing online visibility.

Institutional Support Enhancement

1. **Coordinated Support Mechanisms**: There is a need to improve coordination among various government departments and non-governmental organizations (NGOs) to ensure comprehensive support for SHGs and to avoid duplication of efforts.
2. **Awareness Campaigns**: Regular awareness campaigns should be conducted to inform SHGs about the various government schemes and institutional support systems available to them.
3. **Performance-Based Incentives**: Incentive mechanisms should be introduced to reward SHGs that adopt modern marketing practices and demonstrate measurable market growth.

Public-Private Partnerships

1. **Corporate Partnerships**: SHGs should be linked with corporate buyers to facilitate bulk purchasing agreements and long-term procurement partnerships.
2. **Academic Collaborations**: Collaborations can be initiated with marketing departments of academic institutions to provide research insights, consultancy, and practical guidance to SHGs.
3. **Marketing Innovation Fund**: A dedicated fund should be established to support innovative marketing efforts by SHGs, with contributions from government bodies, corporate social responsibility (CSR) programs, and international development organizations.

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