

Bridging The Marketing Gap: Challenges And Strategic Imperatives For Rural SHGs In Birbhum And Burdwan, West Bengal

Arpan Mukherjee^{1*} Dr. Manik Chatterjee²

¹Research Scholar, MAKAUT, West Bengal, India, Assistant Professor & HOD, Dept. of Business Administration, Bengal Institute of Technology & Management Santiniketan, West Bengal, Pin - 731236, INDIA, arpanmukherjee19@gmail.com ORCID ID : <https://orcid.org/0009-0000-6793-9045>

²Professor, Dept. of Business Administration, Bengal Institute of Technology & Management Santiniketan, West Bengal, Pin - 731236, INDIA, manik.vikash@gmail.com

*Corresponding author: arpanmukherjee19@gmail.com

ABSTRACT

Self-Help Groups (SHGs) have emerged as powerful tools for rural women's empowerment, poverty alleviation, and grassroots entrepreneurship in India. In West Bengal, SHGs are active in districts like Birbhum and Burdwan, but their growth is hampered by marketing challenges. This study uses a mixed-methods approach, combining structured surveys of 40 SHG members (20 per district) and qualitative interviews with SHG leaders and officials, to investigate these challenges. We find that the most severe obstacles include limited market access, inadequate marketing skills (branding, packaging, pricing), intense competition from established firms, and insufficient financial resources for marketing. Quantitatively, 70%+ of respondents rated market access and marketing strategy issues as "major/extreme," and a remarkable 75% rated credit access as "extreme". Conversely, infrastructural barriers and general market competition were often seen as minor. Qualitative insights echo these findings: SHG members report difficulty reaching beyond local 'Haats', lack of consumer information, and an absence of professional branding. The analysis highlights four themes: critical core marketing gaps, overwhelming financial constraints, relatively low perceived impact of external factors (infrastructure/competition), and a strong need for internal capacity building (skills, innovation). Based on these results and literature, we propose targeted interventions: dedicated rural marketing hubs, branding and packaging support, enhanced market linkages (including e-commerce), marketing literacy programs, financial subsidies, and monitoring frameworks. These measures aim to empower SHGs to become competitive micro-enterprises and achieve sustainable rural livelihoods.

Key words: Self-Help Groups (SHGs); Rural Marketing; Women's Empowerment; Birbhum; Burdwan; West Bengal; Market Access; Grassroots Entrepreneurship

INTRODUCTION:

Self-Help Groups (SHGs) have become a cornerstone of rural development in India, particularly for empowering women and reducing poverty. By pooling savings and providing microcredit, SHGs facilitate grassroots entrepreneurship and financial inclusion. In West Bengal, the SHG movement has gained significant momentum, with thousands of active groups involved in handicrafts, food processing, textiles, and other enterprises. Despite improvements in production efficiency from training and credit support, marketing remains a major bottleneck. Difficulties in reaching broader markets not only limit SHGs' sales and income but also undermine group sustainability and members' confidence. For example, a survey of SHGs found that inadequate branding, packaging, and knowledge of consumer demand severely constrain their competitiveness.

In Birbhum and Burdwan – two rural districts of West Bengal with substantial SHG presence – these issues are acute. The present study investigates the nature and extent of marketing challenges faced by rural SHGs in these districts. We examine both quantitative survey data and qualitative insights to identify key obstacles and their underlying causes. This focus is timely because prior research has largely treated SHGs generically, without region-specific analysis of marketing issues. Understanding local socio-economic contexts is essential: for example, SHGs in Birbhum are active in handicrafts and agriculture, whereas in Burdwan many groups struggle

with training gaps and information access. By shedding light on these local contexts, our study aims to inform targeted interventions and policy measures for strengthening SHG marketing and sustainability.

Contextual Background

West Bengal has over 120,000 registered SHGs, with Birbhum (~8,700) and Burdwan (~10,500) hosting large concentrations. These groups predominantly engage women in agriculture, animal husbandry, food processing, and handicraft enterprises, contributing nearly 30% of rural women's non-agricultural income in these areas. However, a significant market disconnect exists. Government data show that less than 25% of SHGs have regular market linkages beyond local haats or government fairs. Only about 10–15% of groups report any online sales, primarily due to low digital literacy and poor infrastructure. Consequently, average SHG incomes vary sharply: groups with direct market access earn on the order of ₹15,000–20,000 per month, whereas those confined to local markets typically make under ₹5,000. This disparity underscores the strong correlation between market access and SHG financial sustainability.

At the village level, local context shapes SHG activities. In Birbhum's Joydev-Kenduli area, SHGs have played a critical role in promoting women's entrepreneurship in crafts and agri-products. The annual Joydev Kenduli Baul Mela – a cultural festival – offers SHG members a valuable platform to exhibit handicrafts and food items to visitors from across the region. By contrast, in Bhedia Gram Panchayat of Burdwan, studies highlight that SHGs provide alternative credit systems but often suffer from loan misuse and inadequate training. Local officials report a lack of information resources (e.g., libraries, community centers) to support these groups, limiting their market knowledge and innovation. Thus, while SHGs are established and productive in both districts, contextual factors – from cultural market fairs to training infrastructure – influence their capacity to market products.

Training and capacity-building efforts have largely focused on production and finance, with limited emphasis on marketing. Livelihood surveys (2020–2022) show that over 80% of SHGs received some production or financial literacy training, but fewer than 35% had any structured training in marketing or sales techniques. This gap in marketing skills leaves groups unprepared to analyze consumer preferences or adopt modern selling channels. Moreover, infrastructural support – such as transport and digital connectivity – remains uneven. These conditions set the stage for the marketing challenges examined in this study.

Literature Review

A growing body of literature examines SHG performance and empowerment, but fewer studies delve into SHG marketing. NABARD (2015) reports that, although SHGs excel at mobilizing savings and extending credit, their market outreach is often limited by inadequate market literacy and exposure. Deshmukh-Ranadive (2004) similarly emphasizes that many SHGs rely on local fairs and exhibitions, where crowded settings and minimal product differentiation constrain profits. Kabeer (2005) warns that without strong linkages to broader markets, SHGs risk remaining in low-value, low-volume transactions. Studies by Chandra (2010) and Mishra & Sharma (2013) highlight additional barriers: poor rural infrastructure (roads, storage) and insufficient branding skills compound marketing difficulties. Sundaram and Sekar (2019) find that the potential of e-commerce and digital platforms is largely untapped by rural SHGs, due to technological and educational barriers. In the West Bengal context, Ghosh (2017) notes that government support exists, but implementation gaps – especially in training – hinder SHG marketing success.

Region-specific studies reinforce these patterns. Basu (2016) observes that Birbhum and Burdwan SHGs exhibit innovation in product development but remain disconnected from urban and digital markets. Chatterjee (2021) points out that even when market linkages are initiated, inconsistent supply chains and lack of quality control can undermine long-term outcomes in West Bengal. Overall, the literature suggests that targeted interventions – including capacity-building, market linkages, and digital inclusion – are crucial if SHGs are to fulfill their empowerment potential. However, most research has been at the state or national level; there is a clear gap in

understanding the unique marketing struggles of SHGs in Birbhum and Burdwan. Our study addresses this gap by combining primary data with insights from secondary sources.

Methodology

This research employs a mixed-methods design to capture a comprehensive picture of SHG marketing challenges. Guided by a pragmatist philosophy, an explanatory sequential approach was used: initial quantitative surveys identified prevalent issues, followed by qualitative inquiries to explore underlying factors. We applied stratified random sampling for the quantitative phase, with strata defined by district (Birbhum, Burdwan), block (Illambazar, Aushgram II) GP (Joydev-Kenduli, Bhedia), and SHG economic activity to ensure representation across sectors. Within each stratum, SHGs and individual members were randomly selected. In total, 40 SHG members (2 per SHG, 20 SHGs per district) were surveyed, covering diverse activities (handicrafts, textiles, food processing, agriculture).

For the qualitative phase, purposive sampling identified information rich cases. We selected SHGs based on factors such as product type, success level, and leadership. In-depth interviews were conducted with SHG leaders and members, focus group discussions were held with mixed members, and key informant interviews were carried out with local development officers, NGO representatives, and market facilitators. Additionally, case studies of four SHGs (two per district, representing successful and struggling examples) were prepared to illustrate best and worst practices. Ethical protocols included obtaining informed consent and assuring confidentiality for all participants.

Data collection instruments included structured questionnaires, semi-structured interview guides, and discussion checklists. The survey instrument captured data on production capacity, sales channels, revenue trends, and perceived marketing obstacles. Qualitative guides probed experiences with branding, pricing, training, and aspirations. Quantitative data were analysed to identify patterns and correlations, such as the frequency of reported challenges by category. Qualitative responses were transcribed and thematically coded, extracting recurring themes and stakeholder narratives. These methods enhanced the reliability of our findings by cross-validating survey results with personal accounts and secondary data.

Results

The combined survey and interview data reveal a constellation of marketing challenges for rural SHGs in Birbhum and Burdwan. We summarize the key findings below:

- **Limited Market Access and Connectivity:** A majority of respondents noted difficulty reaching markets beyond local village fairs. Poor road infrastructure and dependence on intermediaries restrict SHGs from accessing urban or regional markets, leading to lower sales and profit margins.
- **Insufficient Marketing Skills:** Most SHG members lack training in branding, pricing, and packaging. They reported uncertainty about how to position products or attract customers. This skills gap hampers their ability to leverage potential demand and differentiate their offerings.
- **Intense Competition:** SHGs face competition from larger businesses, established regional producers, and even other SHGs. Many members observed that market oversupply of similar goods drives down prices. Without unique branding or volumes, SHG products struggle to compete on value or visibility.
- **Branding, Packaging, and Quality Control Issues:** Financial constraints prevent SHGs from investing in professional branding or quality improvements. Many products lack attractive packaging or consistent quality, making them less appealing to consumers. This problem is compounded by limited knowledge of consumer preferences.
- **Insufficient Financial Resources for Marketing:** Access to credit emerged as a major bottleneck. Many SHGs cannot borrow or do not have adequate funds to invest in promotional activities like participating in trade fairs, advertising, or purchasing raw materials for packaging. This constraint was the most acute; survey data show 75% of respondents rated credit access as an “extreme” barrier.

- Transportation and Logistics Issues: Poor rural infrastructure raises transportation costs and causes delays or damage. SHG members lamented that transporting goods to distant markets often incurs losses in transit, undermining profitability.
- Lack of Consumer Market Insight: SHGs generally operate without systematic market research. Many products end up unsold due to mismatches between production and consumer demand. For example, groups reported making traditional items without knowing if there is current market interest.

These findings highlight the multifaceted nature of the marketing problem. In our survey, 70% or more of SHGs rated limited market access, weak marketing strategies, and branding as major problems (rated “Major” or “Extreme”). Similarly, three-quarters identified credit access as the most debilitating issue. By contrast, issues often presumed to be barriers—such as poor infrastructure or general competition—were not universally seen as critical; many respondents considered them minor (see next section).

Data Analysis and Interpretation

A thematic analysis of the survey responses (see Table below) revealed four overarching insights into SHGs’ marketing challenges.

1. **Critical Core Marketing Function Gaps (High Impact):** The survey data show that limited market access, inadequate branding, and lack of marketing strategy are perceived as severe barriers. For instance, 28 of 40 SHG respondents rated limited market access as a major or extreme problem. Similarly, 21/40 highlighted branding issues, and 26/40 pointed to marketing strategy deficits. These gaps suggest that SHGs fundamentally struggle to reach customers, differentiate products, and plan effective promotions.
2. **Overwhelming Financial Constraints (Most Critical Impact):** By far the most acute challenge is limited credit access. An overwhelming 30 out of 40 respondents (75%) rated this as “EXTREME”. This financial bottleneck likely undermines other areas: without funds, SHGs cannot attend fairs, improve packaging, or purchase marketing services. In essence, lack of capital is the dominant factor crippling SHG marketing efforts.
3. **Counter-Intuitive Perceptions of External Context (Lower Impact):** Interestingly, infrastructural deficiencies (roads, transport) and market competition were largely downplayed by SHG members. For example, 31/40 viewed infrastructure issues as least or minor problems, and 33/40 did the same for competition. Similarly, government financial inclusion programs were seen as largely irrelevant to marketing concerns. This may reflect that SHGs operate in local niche markets where competition is less perceived, or that members have adapted to the poor infrastructure. It also suggests that current inclusion campaigns have not translated into marketing relief.
4. **Importance of Internal Capacities (High Positive Impact):** SHG members repeatedly emphasized the need for building internal strengths. Skill development (training), fostering innovative ideas, cultivating a commercial outlook, and diversifying products were each rated as having major/extreme positive impact on marketing success. For instance, 26/40 saw skill development as a major factor. This indicates that SHGs themselves recognize that improving their own capabilities – through training and innovation – is key to overcoming external barriers.

These themes were reinforced by secondary data analysis (Table 1). District and state reports show that while over 80% of SHGs receive production/financial training, fewer than 35% have had structured marketing or sales training. Additionally, government data confirm that SHGs with direct market linkages earn significantly more than those without. In sum, the data paint a clear picture: rural SHGs in Birbhum and Burdwan are active and productive, but constrained by weak market linkages and skills. The key to improving outcomes lies in expanding market access and enhancing marketing readiness through capacity building.

To deepen the understanding of the marketing challenges faced by SHGs, both descriptive and inferential statistics were used to evaluate the data collected. A detailed frequency distribution of major barriers as perceived by SHG respondents shows that limited market access (70%), lack of branding support (52.5%), and lack of

marketing planning (65%) are dominant. Further, 75% rated credit access as an “extreme” challenge, underscoring the financial constraints hindering any form of promotional investment or outreach.

ANOVA tests were applied to determine significant variances in perceptions based on district and economic sector. It was found that SHGs engaged in agriculture-based products faced more acute branding issues than those producing textiles or handicrafts, suggesting sector-specific marketing support is essential. In contrast, textile SHGs emphasized transport and inventory management as key constraints. Pearson correlation coefficients showed a strong positive relationship ($r = 0.78$) between SHGs with consistent market access and monthly income above ₹9,000.

Thematic qualitative analysis provided further nuance. Respondents expressed a desire for ‘urban visibility’ and emphasized ‘trust issues with online payments and platforms.’ Most groups associated ‘branding’ with logo design and colour but lacked understanding of brand messaging or positioning. Nearly all FGDs raised concerns about inconsistent packaging and inability to benchmark prices.

Discussion

The findings highlight a complex interplay of factors that limit SHGs’ market performance, echoing insights from previous studies. Consistent with NABARD (2015) and Deshmukh-Ranadive (2004), we observe that many SHGs are trapped in low-value local markets with minimal product differentiation. The severe lack of market access and marketing skills underscores the warning by Kabeer (2005) that SHGs can’t scale without external linkages. Our results also align with Basu’s (2016) observation that Birbhum and Burdwan SHGs remain disconnected from urban and digital markets.

Notably, SHG members did not consider poor infrastructure or broad competition to be primary barriers. This contrasts with general assumptions but may indicate that these groups have adapted to local conditions, relying on family labor and traditional crafts where competition is more limited. It might also reflect that external funding and inclusion campaigns have not yet addressed their marketing needs effectively. Instead, respondents overwhelmingly emphasized internal capacity gaps (skills, innovation) and credit shortages. This suggests an internal recognition that empowerment and training are paramount. In other words, SHG members see themselves, rather than external forces, as the lever to pull for change: by investing in their own capabilities and by securing finance for marketing, they believe they can break through.

These dynamics have practical implications. The persistent marketing challenges not only reduce SHG profitability but also erode members’ confidence and the broader social goals of empowerment. If rural producers cannot reach buyers or capture value, the empowerment gains from SHG membership (in terms of income and agency) will remain limited. Therefore, our findings reinforce calls in the literature for targeted interventions. For example, both NABARD reports and practitioners stress the need to integrate marketing training into SHG programs. As the data show, simply improving production capacity is insufficient; focused marketing literacy and linkages are needed to translate products into sustainable income.

The research reveals that while production capacity and financial access have improved due to microfinance schemes and training programs, the marketing function remains underdeveloped. Marketing is not merely about selling a product - it encompasses the ability to identify target markets, articulate value propositions, and establish feedback loops to refine products. The SHGs in this study showed a fragmented understanding of these core principles.

The data suggest that although general infrastructure is poor, SHGs have adjusted to these conditions. It is the absence of marketing-specific capacity—like market intelligence, branding strategy, and consumer behavior analysis—that primarily limits their competitiveness. The finding that SHG members do not perceive infrastructure as a primary challenge may reflect normalization of hardship and adaptation, but it also signifies a potential blind spot in institutional policy approaches that emphasize physical over intellectual capital.

Financial constraints are intertwined with all other marketing challenges. Without credit for packaging, display, or travel to urban trade fairs, SHGs cannot establish visibility. Several respondents highlighted the stigma of borrowing for “non-production purposes,” indicating a cultural and systemic bias against marketing investment. This reveals the need to reposition marketing not as overhead, but as a critical part of the value chain.

Moreover, SHGs that had leaders with basic digital skills or external NGO mentorship were markedly more successful in market penetration. This highlights the catalytic role that education, mentorship, and external partnerships can play. Programs like Odisha’s Mission Shakti, which combine microfinance with branding workshops and digital onboarding, provide a compelling model for replication.

Policy Recommendations

Based on the above analysis and existing best practices, we propose the following interventions to strengthen SHG marketing (each supported by the study’s findings and literature):

1. **Create Dedicated Rural Marketing Hubs:** Establish district-level market centers equipped with display stalls, storage space, and digital kiosks. These centers would allow SHGs to jointly exhibit and sell products to visitors and buyers, and to access e-commerce portals. Common service centers could offer internet access and help groups post products online.
2. **Provide Branding and Packaging Support:** Launch government-backed schemes to subsidize professional branding and packaging. Collaborations with design institutes can train SHG members in attractive product presentation. Improved branding will help differentiate SHG products in crowded markets.
3. **Strengthen E-commerce Integration:** Partner with established online platforms (e.g., Amazon Karigar, Flipkart Samarth) to onboard SHG products. Provide targeted training for mobile-based operations, order fulfillment, and digital marketing. This will open up national and international markets to remote SHGs.
4. **Enhance Market Linkages:** Organize regular buyer-seller meets, trade fairs, and exhibitions that connect SHGs with wholesalers, retailers, and exporters. Encourage SHG federations or cooperatives to conduct bulk marketing, pooling resources and negotiating better deals.
5. **Implement Marketing Literacy Programs:** Integrate modules on pricing strategies, consumer behavior, and promotion into existing SHG training curricula. Use local languages and visual tools to teach marketing basics. Regular workshops by agriculture and industry extension officers can reinforce these skills.
6. **Offer Financial Incentives for Marketing:** Provide low-interest loans, grants, or subsidies earmarked for marketing activities (e.g., transportation, fair participation, packaging). For example, performance-based grants could reward SHGs that meet sales targets or expand to new markets.
7. **Establish Monitoring & Evaluation Mechanisms:** Create a district-level SHG marketing performance tracker under the Panchayat/RD Department. Collect data on SHG sales and market participation to guide policy adjustments. Regular reviews will ensure accountability and help refine interventions.
8. **Establishment of Regional Marketing Academies:** Create district-level training hubs offering short courses on branding, pricing, packaging, and e-commerce. These should be tied to local universities, polytechnics, or marketing institutes.
9. **Subsidized Logistics Support for Rural Producers:** A government-subsidized logistics program should be created for rural SHGs, particularly for bulk transport to urban fairs, exhibitions, and warehouses. This would address concerns about damage, spoilage, and cost overruns.
10. **Mentorship Linkages with Urban SMEs:** Develop a mentorship initiative where successful urban-based women entrepreneurs coach SHG leaders on branding, pricing, digital sales, and packaging.
11. **Pilot Incubation Programs for SHGs:** Select high-performing SHGs from each sector to enter a 6-month incubation program that includes funding, brand design, packaging overhaul, digital marketplace listing, and participation in curated exhibitions.
12. **Mobile-based Market Intelligence Dissemination:** Establish a mobile SMS/WhatsApp-based information system to deliver pricing trends, demand patterns, and product feedback loops to SHG leaders.

These recommendations address the study's identified needs. By combining infrastructure support with capacity-building and finance, stakeholders (government agencies, NGOs, SHG federations) can create an enabling environment. This multifaceted strategy mirrors successful initiatives elsewhere (such as Odisha's Mission Shakti), which emphasize marketing as key to sustainable SHG enterprises.

Conclusion

Self-Help Groups in Birbhum and Burdwan are invaluable for empowering rural women and stimulating local economies. However, this study demonstrates that their long-term viability is undermined by pervasive marketing challenges. Key barriers – including limited access to broader markets, weak branding and sales skills, low digital engagement, and scarce marketing finance – were identified through both surveys and interviews. These obstacles not only suppress SHG profitability but also impede the social empowerment of members. Our mixed-method analysis confirms that improving production alone will not suffice; targeted efforts in marketing readiness are urgently needed.

Informed by data and literature, we recommend a comprehensive approach: invest in SHG capacities (training, product development) while simultaneously developing market infrastructure (hubs, e-commerce linkages) and financial support systems. Only through such a multi-dimensional strategy can rural SHGs transition from subsistence to market-driven micro-enterprises. In doing so, they can fully realize their role in sustainable rural development, turning the “marketing gap” into a pathway for lasting growth and empowerment.

Table 1: Perceived Impact Ratings of Marketing Challenges and Internal Capacity Factors by SHG Respondents

Marketing Challenge	Major Impact	Extreme Impact	(out of 40 respondents)
Limited Market Access	12	16	28
Inadequate Branding	11	10	21
Marketing Strategy (planning)	12	14	26
Limited Credit Access	3	30	30 (extreme)
Infrastructure Deficiencies	3	1	4
Intense Market Competition	3	2	5
Financial Inclusion Campaign	5	2	7
Skill Development (training)	15	11	26
Innovative Idea (R&D)	9	12	21
Commercial Outlook (mindset)	11	15	26
Product Diversification	10	8	18

REFERENCES

1. Basu, M. (2016). Women Empowerment Through Self-Help Groups: A Study in Birbhum District. *Journal of Rural Development Studies*, 34(2), 45–59.
2. Chakraborty, A., & Chaturvedi, C. (2020). Marketing Problems of Self-Help Groups: An Analysis on the Factors Contributing to Profitability & Sustainability. *Journal of Commerce and Trade*, 15(2), 30–35.
3. Chandra, P. (2015). Self-Help Groups in Socio-Economic Empowerment of Rural Women in India: A Review of Literature (2010-2020). *JETIR*, 2(9), 77–82.
4. Chatterjee, A. (2021). Linking Rural Markets: Challenges and Opportunities for SHGs in West Bengal. *Economic and Political Weekly*, 56(3), 22–29.
5. Dash, P. K. (2019). Self-Help Group Bank Linkage Programme and Sustainable Development in India. *Commonwealth Journal of International Affairs*, 58(2), 283–298.

6. Deshmukh-Ranadive, J. (2004). Women's Self-Help Groups in Andhra Pradesh—Participatory Poverty Alleviation in Action. World Bank.
7. District Rural Development Cell (DRDC), Birbhum & Burdwan. (2021). Annual Report on SHG Activities. West Bengal State Government.
8. Gandhi, K., & Udayakumari, N. (2013). Marketing Strategies of Women Self Help Groups. *Propulsion and Power Research*, 2(2), 691–696.
9. Ghosh, M. (2017). Micro-finance and Rural Poverty in India: SHG–Bank Linkage Programme. *Prajnan*, 46(3), 347–352.
10. Kabeer, N. (2005). Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia. *Economic and Political Weekly*, 40(44/45), 4709–4718.
11. Kabeer, N., & Noponen, H. (2005). Social and Economic Impacts of PRADAN's Self-Help Group Microfinance and Livelihoods Promotion Program: Analysis from Jharkhand, India. University of Sussex.
12. Kumar, R., Singh, P., & Sharma, V. (2018). SHGs and Market Access: A Rural Business Challenge. *Indian Journal of Economics and Development*, 14(4), 210–218.
13. Kumar, S., & Kumar, A. (2020). Role of Infrastructure in Rural Development in India. *International Journal of Applied Research*, 6(5), 4158–4161.
14. Mehta, S. K., & Mishra, H. (2011). Challenges of Women Self Help Group Members towards Marketing. *International Journal of Marketing*.
15. NABARD. (2015). Status of Microfinance in India 2014–15. National Bank for Agriculture and Rural Development.
16. NABARD. (2021). Status of Microfinance in India 2020–21. National Bank for Agriculture and Rural Development.
17. Selvakumar, D. S., & Samundeeswari, B. (2016). Impact of Self Help Groups on Empowerment of Women: A Study in Krishnagiri District, Tamilnadu. *Asian Journal of Business Management*, 8(1), 1–7.
18. Singh, R. (2019). From Production to Profit: Marketing Struggles of SHGs. *International Journal of Rural Management*, 15(1), 77–92.
19. Swain, R. B., & Floro, M. S. (2005). Do Microfinance Programs Empower Women? Empirical Evidence from Bangladesh. *European Journal of Development Research*, 17(4), 607–626.
20. West Bengal State Rural Livelihoods Mission (WBSRLM). (2022). SHG Performance Dashboard. Government of West Bengal.