RESEARCH NOTE

Vulnerability of Self-Help Groups in Marketing their Products – Identification of the Key Factors for Enhanced Market Reach and Profitability

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ABSTRACT

The impact of marketing is evident in every sphere of the business. Self-help groups are crucial for employment generation for a large portion of population. The acceptability of their produce and sustainability is very important for social-economic well-being of the group members. The study aims to focus on the acceptability of the products of self-help groups by its market and to explore the marketing practices opted by them (if any). This research gap suggests that giving due consideration to SHGs functionality, the visible problem clusters can be converted to profit clusters. This can be achieved by stressing on market accessibility, role of intermediaries and financial support from government bodies. Being more vulnerable to global market competition, these groups if given due consideration can contribute to both economic and social development of our nation. Based on the present study, self-help groups should focus on gaining knowledge of sound marketing techniques and implementing them in its business, focusing on good manufacturing process can improve the sustainability of SHG business ventures, which ultimately contributes to women empowerment, employment generation and improvement of standard of living among the marginalised poor.

Keywords: Self-help groups (SHGs), Marketing techniques, Marketing problems of SHGs, Sustainability, Cluster analysis, ANOVA.

JEL: C38, J21, Q13,

I

INTRODUCTION

India experienced a communication revolution in the last couple of decades. The country has risen from a third world country to the 5th largest economy in real terms and 3rd largest economy in terms of purchasing power parity (Economic Times, 2020, December 26th). The large population which was always considered as a problem has proven to be a pool of human resource which has contributed to the growth and development of the country. The growth fuelled the expansion of cities and growth of a large middle class. The hope of the growth has also forced many skilled and unskilled people to migrate from their villages and small cities to large cities like Delhi in the hope of employment and prosperity, which has emerged into a peculiar situation for the planners (Mohd *et al.*, 2020). However huge urban poor and migrant population who have come in the cities are forced to live in sub-standard lifestyle and poverty.

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Particularly the situation of women is worse in comparison to their male counterparts. This situation has occurred in many big cities across the country, but the researchers have focused on Delhi – NCR region as the study area. The region of Delhi – NCR comprised Delhi and its 6 satellite cities like Ghaziabad, Noida, Greater Noida, Gurugram, Sonipat and Faridabad.

The Government has also realised this problem of unemployment of these masses and wants to engage them into gainful employment. Various schemes have been launched under National Rural Livelihood Mission (NRLM) and State Rural Livelihood Mission (SRLM) in the last few decades to provide them employment opportunities. One such measure is the formation of SHGs, Self – Help Groups are small groups of people coming together for gainful engagement and sharing employment opportunities among each other. The SHGs across the country are involved in the manufacturing of various farm (Kumawat and Bansal, 2018) and non-farm products (Gandhi and Udayakumari, 2013; Dhiman and Rani, 2014) as their produce and try to sell them to its local markets.

Self-help groups are the micro level organisations intended to create livelihood opportunities to poor and rural people, especially women (Rathinam and Akudugu, 2014). SHGs plays an exclusive role in bringing about change in the standard of living of its members (Sharma, 2001). The idea of self-help groups is to increase the financial capabilities of poor and marginalised, by nurturing their entrepreneurial skills. The idea is to monetise their existing skills by engaging them into productive activities (Agarwal and Lenka, 2016). Homemade papad, achar, compost fertilisers, handicrafts, agarbattis, jams, cleaners are some of the products they are producing and trying to sell it to a viable market. When we tried to interact with the self-help groups, most of them came with the problem of branding, promotions and marketing of their products. The lack of packaging, branding, promotion and marketing techniques result in failure of majority of their products (Salwa and Ramanan, 2017). The acceptability of their products in the local markets is minimal. The lack of trust among their prospective consumers is due to lack of awareness about the brand and its products.

The three-decade long growth story of India has created a large middle class and upper middle class staying in Noida and nearby regions. Noida (Gautam Buddha Nagar) district is in fact the number one district in terms of per capita income in the whole country. The residents have considerable high disposable income and consumption (Morya and Ram, 2020). It can provide a lucrative opportunity for the self-help groups and their products. Understanding the basics of marketing and implementing the same can help organisations do sustainable business operations (Tanveer *et al.*, 2021). Through this paper, the researchers have tried to explore the loopholes in the marketing of their products and the reasons for failure of most of their products. The researchers have also tried to understand the criteria of products acceptability among the urban consumers, especially when we talk about products coming from these unorganised sectors.

Although a lot of work has been done on capacity building of the SHGs, most of them fail because they cannot withstand the competition posed by the organised giants. The organised sector wins the market by spending a hefty amount on promotions and that's where the SHGs and small industries fail to meet the bill. The surge of social media has given power to the smallest and weakest of brands to promote and reach out to their prospects with a small budget. The opportunities are endless in terms of marketing their products through electronic social media. Self- Help groups can reach out to masses and create their own market using these platforms (Sridevi *et al.*, 2019).

There are many factors contributing to the failure of these micro enterprises.

(a) Lack of education and training of its members,
(b) Lack of knowledge of modern marketing techniques,
(c) No access to distribution channels,
(d) No adequate production facilities and quality control measures,
(e) Absence of marketing and branding practices,
(f) Absence of promotional techniques.
(g) Improper pricing techniques (Jose *et al.*, 2020)

These are some of the factors that act as hindrance for the success of SHGs and its products in the marketplace. The SHGs which got training from NGOs and Government agencies have in fact done well in terms of sustainability and women empowerment (Gupta and Rathore, 2021).

II

REVIEW OF LITERATURE

In a study conducted in Nithari village, Noida, the self-help groups of that village showed considerable improvement in their economic activities (Kapoor, 2019). The banks provided them loans and imparted financial training to the group members. The major marketing problems of the groups were not addressed though. The issues related to branding, packaging and distribution of their products always kept the SHGs at the bay and acted as hindrance. Their products and services were largely consumed within the society, though the entrepreneurial skills and activities increased and the standard of living of the associated families also improved. In addition to this, another study (Mayox, 1999) worked along the same lines where he mentioned that these SHGs so called micro entrepreneurs struggled for both social and political empowerment.

Pertaining to this, B. Suguna in her study revealed that majority of the SHGs depend heavily on local consumption for sale of their products. Their dependence is very high on government assistance and they lack skills for taking their produce to the market. Besides very few products, the products of SHGs fail to make an impact in local and national markets. She also pointed out that capital also remains a problem for SHGs (Suguna, 2006). Majority of the groups are running without any financial assistance from the government. Hence, hence they fail to start income generation activities due to absence of adequate funds too. Satapathy and Mishra (2011) in their

study have highlighted the importance of women in the development of society. Their study conducted in the tribal areas of Koraput district in Odisha reveals the major constraints of SHGs. Effective marketing along with other variables like technological skillset, personal, social and economic factors remain the concern areas of the SHGs. They pointed out that the above factors affect the performance of SHGs in direct or indirect manner. Similarly Krishnaveni and Haridas, 2013 in their research focused on the "SHGs and its Marketing Problems". They pointed out the requirement of supportive efforts to ensure the success of SHGs for the upliftment of women who constitute almost half of the country's population. With the help of various poverty alleviation schemes, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), the government has tried to help train and upskill the women engaged with various self-groups. While handling their business operations SHG members experienced many problems such as to conceive the right product ideas, measuring the market potential of target market (Malar, 2008), inadequate product packaging, accessibility to good quality raw materials, unavailability of good machinery and quality equipment, getting timely financial assistance from banks, achieving profitability and timely repayment of the loan, lack of knowledge about marketing of their products and achieving sustainable business practices.

Even though the government is focusing a lot on the growth and development of SHGs to generate employment opportunities, but lack of advertising and marketing remains a major concern in the failure of marketing products produced by SHGs (Balraj, 2012). In his study area of Tamil Nadu state, he pointed out the marketing problems related to SHGs, especially the lack of advertising (Phougat and Hooda, 2008) in their research work on SHGs in Haryana state pointed out the lack of diversities in the activities of SHGs in the state. They mentioned lack of marketing support (Mandal, 2005; Shylendra, 2006; and Kumaran, 2002) is a major hindrance for the growth of SHGs in the state along with a need to focus more on areas like handlooms and handicraft. Another study has pointed out majority of the problems relating to marketing affects the success of SHGs including price competition, going with an unknown brand to the market, inadequate distribution etc. In fact, several studies indicated that many SHGs were not able to channelise their finance and savings to viable avenues either it goes under-utilised or not utilised (Purushotham, 2004; Hofstede *et al.*, 1996; Murray and Rosenberg, 2006). In addition to these marketing hurdles, middleman in the distribution channel pays very less to SHG members, specially to those working in local rural haats which ultimately results in low income of SHG members (Mishra *et al.,* 2006). Indeed (Laldingliana and Singh, 2016) tried to develop an empirical evidence of the growth of Self-help promoting institutions and the SHG-Bank linkage programmes initiated by the Government of Mizoram. The SHG – Bank Linkage model has been accepted by most of the banks resulted into increased credit flow to these groups (Karmakar, 2010).

It was pointed out that private NGOs were performing better in terms of promoting the SHGs and its operations (Gupta, 2020). The study focuses on the requirement of proper capacity building of SHG members and training them well to achieve operational success. Similarly, Boyce *et al.,* 2014 have highlighted the use of social media by the self-help and mutual aid group members which keep on meeting on face-to-face basis. The study was conducted in United Kingdom during the ESTEEM project on 21 groups for a period of 3 years which indicates that social media is an increasingly important resource for SHG members in United Kingdom and emphasises on the various benefits that social media yield to SHG members. Besides the requirement of supportive efforts to ensure the success of SHGs for the upliftment of women who constitute almost half of the country's population is highlighted (Krishnaveni and Haridas, 2013). With the help of various poverty alleviation schemes, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), the government has tried to help train and upskill the women engaged with various self-groups.

Narasimhan, 2012 has elaborated on the efforts of Tamil Nadu government towards providing a brand and identity to SHGs with the help of helping them to have a monogram, name and logo for their produce. The government has also set up various marketing societies at the block and district level to provide a supply chain and distribution network for SHGs to sell their products to its potential markets. With having a dedicated support system and robust distribution network with the help of marketing societies, these SHGs can even sell their products to entire state and even to national level. A very few studies were conducted about the use of social media by Self-Help groups in India and there is a definite research gap. It gives a strong reason to the researchers to take it as a study element as social media has started affecting everyone's life nowdays, and SHGs are no exception.

III

SCOPE OF THE STUDY

The present study was carried out by interviewing the members from different SHGs from Delhi/NCR. The region has a unique demography where the local villages have experienced rapid urbanisation. The landowners have become rich, and their standard of living has increased considerably. On the other hand, landless people found it difficult to sustain as farming and other related activities stopped. The cost of living in this area has also increased and caused more vulnerability to this section of the society. Due to the Government initiatives, few SHGs were formed, and efforts were made to monetise their entrepreneurial ability, but stiff competition from the organised sector and lack of marketing and promotion has resulted into failure of these SHGs and its products. Through this study, an attempt is made to identify to what extent the SHGs are using the techniques of marketing and promotion for the sale of their products and establishing their brand. Success of SHGs is not only critical for their existence, but

also vital in creating self-sustenance of marginalised and vulnerable sections of society. This is also critical in terms of a country to create enough employment opportunities to women and raising their financial and social status.

Identification of problem areas and working on the short comings can increase the sustainability of these micro business enterprises which is vital for country's economic development prospects and upliftment of the population at the bottom of the pyramid.

IV

RESEARCH METHODOLOGY

The primary objective of the study is to examine the factors contributing to the failure of SHGs and its products in Indian market. The study is based on exploratory cum descriptive research design.

Sample

The study is conducted in Delhi/NCR region including Delhi, Noida, Gurugram, Faridabad, Sonipat, Ghaziabad. Sample eligibility was limited to people who were not below 18 years of age and active members of group. Sample size was calculated using Cocharan formula (Bartlett, 2001) where level of significance was adopted 1 per cent, giving a sample size of 388 self-help groups of which respondents contributing in research works out to be 780.

The scientific way was adopted while implying sampling techniques. Data was collected in a systematic manner. At the very first stage convenient sampling was used where Delhi/NCR region was taken as per convenience. At second stage, probability sampling was applied where cluster sampling was conducted. Various self-help groups clusters were made area wise. There were almost 13716 SHGs in Delhi/NCR region. The number of SHGs area-wise is as follows:

- Delhi- 7000
- Noida- 1163
- Gurugram- 1264 SHGs
- Faridabad- 1019
- Sonipat- 1863
- Ghaziabad- 1407
  (*Source*: https://nrlm.gov.in/outerReportAction.do?methodName=showIndex).

From the above-mentioned clusters 388 SHGs were randomly selected. We have been able to take in person interviews of 363 members from 277 groups for recording their response. The researchers visited the local villages and sub-urban areas where the self-help groups were located and interacted with the prominent members of the group. The remaining data of 417 respondents was collected by snow-ball sampling technique

as initial lockdown happened in March 2020. This process was completed by taking telephonic interviews from 111 other self-help groups. Hence, the data collection process has been done within a time span of 1.5 years to 2 years (due to sudden outbreak of Covid 19 pandemic) as approaching so many SHGs is a time consuming process.

As majority of the respondents belong to low education group and were unable to understand English language used in the questionnaire, the researchers used a structured schedule for recording their response for avoiding errors in data collection. Also, most of the respondents were housewives and less technology savvy, so online mode of data collection through Google Forms was also not feasible.

Measures

Cluster analysis has been deployed as the sample size is too large and is collected from different areas of Delhi/NCR. Hence, it is more apppropriate to form clusters from different areas. Since the dataset consists both categorical and non-categorical variables in nature, hence cluster analysis is a suitable technique for clustering the SHG problems and differentiating the competitive or non-competitive sets of SHG products in large market structure (Srivastava *et al.,* 1978; 1981). Precisely, the aim of the cluster analysis is to examine the problems related to unacceptability of SHG products. Hence, we restrict our treatment of cluster analysis to highlight the implausible marketing problems faced by these SHGs. The three clusters clearly classify the problems faced by SHGs in current market.

Following the Hierarchical clustering and K-means clustering algorithm has shown a significant decrement in the performance of analysis as coverage increases more than the hierarchical methods. The procedure also includes the Euclidean distance matrices between rows. Besides this, clusters are present graphically using bar graphs and dendrogram as it's a good source of representing structure of data (Bertin, 1967; Hartigan, 1967) and also specify if any overlapping of clusters occur (Arabie **et al**., 1981; Shepard and Arabie, 1979).

The one-way ANOVA technique is used to identify the correlation between formed clusters and to test the statistically significant difference in terms of the experience of SHG members, main issues relating to the product and types of products.

V

RESULTS

SPSS statistics was used to identify the clusters. The following hypothesis was formulated:

H1: SHGs representing individual clusters (based on the reasons for the unacceptability of SHGs products) in terms of selected attributes (the experience of SHG members, main issues relating to the product and types of products) are equal.

Subsequently, these results were tested by ANOVA and cluster analysis.

The results are presented in Table 1. There is no statistically significant difference found between the clusters (p<0.05). Also as observed the large F-values gives more clarity to the picture. The type of product was the most important factor in determining the clusters with F-value as 316.3.

TABLE 1. ONE-WAY ANOVA

	Cluster		Error			
	Mean square	DF	Mean square	DF	F	Significance
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Experience of SHG members	58.343	2	1.718	96	303.477	.000
Main issues relating to the product	441.363	2	1.610	96	274.124	.000
Types of products	447.103	2	2.883	96	316.337	.000

The experience of SHG members and main product issues supported the rise of clusters significantly. Following the hierarchical and K-means clustering method three significant different clusters of SHGs were formed (Table 2). Ward's method and Squared Euclidean distance method was employed for cluster formation.

TABLE 2. NUMBER OF CASES IN EACH CLUSTER

(1)	(2)	(3)
Cluster	1	110.000
	2	350.000
	3	320.000
Valid		780.000

The above table precisely depicts that unacceptability of SHGs products (Malar, 2008) is because of lack of experience of present members of SHGs. This is the first cluster. Although (Doss and Devi, 2013) mentioned in their study that selecting SHGs products for marketing were because of their experience and technical qualification. But in the present study it clearly emerged that lack of experience of the SHG members made the products less acceptable in the market.

Subsequently, the kinds of products SHGs produce become the reason for their non-acceptability in large markets leading to low sales and profits, hence forming the second cluster. (Doss and Devi, 2013) also clearly stated that SHG members face similar kind of difficulties like high price, quality issues, inadequate marketing strategy and more.

Also, the issues related to the products manufacturing and promotion forms the third cluster for non-acceptability in the Indian market. Similar kind of problems for example poor product packaging, lack of material and machine have been already highlighted earlier (Krishnaveni and Haridas, 2013; Deivam, 2008; Dhiman and Rani, 2014) also have the same observation that lack of market knowledge leads to non-acceptability of SHG in the market.

Below is the graphical presentation (Figure 1) of three cluster formations and dendrogram produced (Figure 2) using hierarchical clustering method.
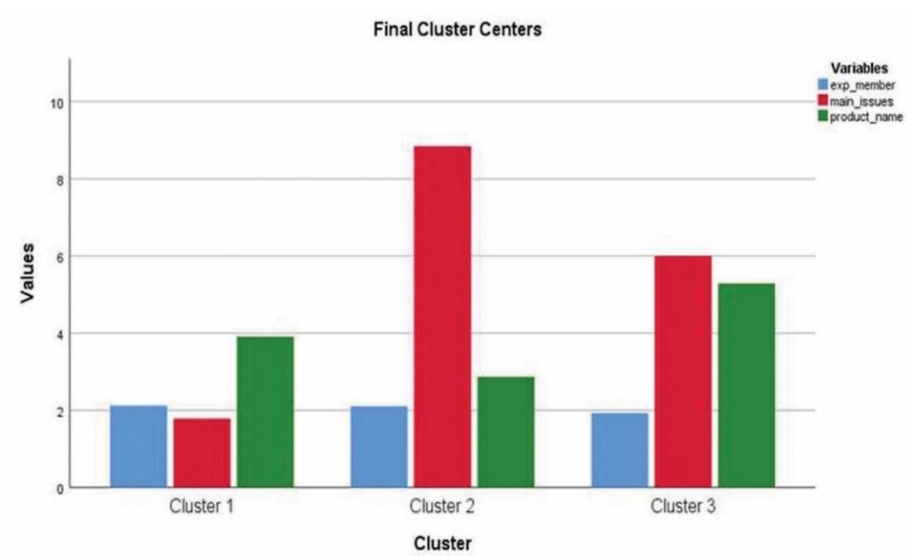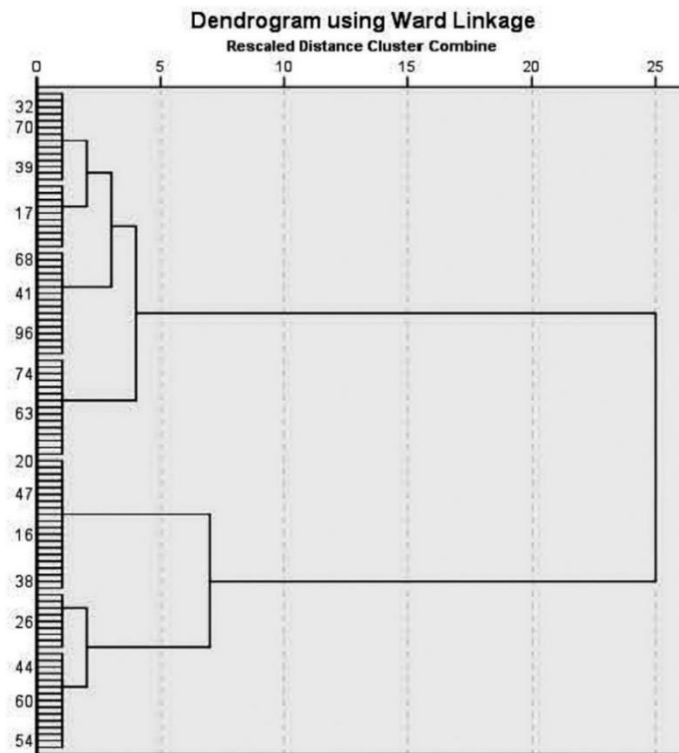
Figure 1. Final Cluster Centres

Figure 2. Dendrogram using Ward Linkage.

Validity of K-Means Cluster Analysis

Each time for selecting a case as a new centre is based on the distance from the case to the existing centres, relative to the distances among the current cluster centres. As seen in the given tables below, K cases will comprise the "initial cluster centres" and the iteration process will begin.

We can also perform a hierarchical cluster analysis on the variables to get an estimate of initial clusters. To assess the implications of this repetition for a given data set, we did run the "same" cluster analysis on each of the permutations of orderings of initial cluster centers to judge the stability of the results. We got 0.000 values each time in the iteration history as we keep on changing the number of clusters for the given data set. Below mentioned Tables 3 (A) (B), 4 (A) (B), and 5 (A) (B) show the repletion of initial cluster centers and iteration history to give the stability of the results. By incrementing with a greater number of clusters each time, the last iteration value always comes out to be 0.000, showing the stability in the results.

Repetition 1 with 2 Cluster Formation

TABLE 3(A). INITIAL CLUSTER CENTERS

	Cluster	
	1	2
(1)	(2)	(3)
Experience of SHG members	2.00	2.00
Main issues relating to the product	1.00	11.00
Types of products	7.00	1.00

TABLE 3(B). ITERATION HISTORY

	Change in cluster centers	
Iteration	1	2
(1)	(2)	(3)
1	3.077	3.421
2	0.188	0.127
3	0.000	0.000

Repetition 2 with 3 Cluster Formation

TABLE 4(A). INITIAL CLUSTER CENTERS

	Cluster		
	1	2	3
(1)	(2)	(3)	(4)
Experience of SHG members	3	2	1
Main issues relating to the product	1.00	11.00	6.00
Types of products	1.00	1.00	7.00

TABLE 4(B). ITERATION HISTORY

Iteration	Change in cluster centers		
	1	2	3
(1)	(2)	(3)	(4)
1	2.130	2.455	1.714
2	0.656	0.395	0.152
3	0.444	0.221	0.361
4	0.136	0.000	0.000
5	0.000	0.000	0.000

Repetition 3 with 4 Cluster Formation

TABLE 5(A). INITIAL CLUSTER CENTERS

	Cluster			
	1	2	3	4
(1)	(2)	(3)	(4)	(5)
Experience of SHG members	3	2	1	1
Main issues relating to the product	1.00	11.00	6.00	6.00
Types of products	4.00	3.00	1.00	7.00

TABLE 5(B). ITERATION HISTORY

Iteration	Change in cluster centers			
	1	2	3	4
(1)	(2)	(3)	(4)	(5)
1	1.090	1.366	1.719	1.344
2	0.116	0.160	0.278	0.277
3	0.000	0.000	0.000	0.000

VI

DISCUSSIONS

The results of the present study have enhanced the self- help group literature by finding the reasons behind the marketing problems faced by the SHGs. Various clusters are formed while doing the analysis with the supporting evidence on the SHGs marketing problems. These clusters include poor product quality, bad marketing strategies, unskilled workers, lack of technology etc. In such scenario, the products need to be positioned in the global markets with a positive and forward-looking approach towards such groups. Taken as a whole, the results suggest that in order to get the acceptability of the products of SHGs in the market place these groups require both financial support and government support. The prevailing results are analysed in Delhi/NCR region and can be generalised towards three northern Indian states (Uttar Pradesh, Haryana and Delhi), but it may hold true to a greater extent to the rest of India (https://niti.gov.in/planningcommission.gov.in/docs/reports/sereport/ser/ser_shg3006.pdf).

Practical and Social Implications

The clusters formed have highlighted problems faced by these SHGs, addressing clearly the social and economic support they demand from the current market scenario. Clusters also seems well-suited to the variables studied in the present research. Perhaps these clusters appear to be equally well suited for the SHGs which are not covered in research area across nation. Pertaining to this, some studies highlighted the SHGs requirement in other states of India that focus should be more on production strategies and full market access, especially where we have customers with high purchasing power (Dhar and Sarkar, 2013). Indeed, it was later found that many of the authors were reluctant to work beyond the marketing challenges of SHGs.

Nevertheless, these theoretical challenges play a vital role in showcasing the main SHGs problems which will further lead to focusing on SHGs improvement strategies. This suggest that SHGs visible problem clusters can be converted to profit clusters by giving more stress on market accessibility, role of intermediaries and financial support from government bodies (Dhar and Sarkar, 2013; SGSY Guidelines, 2004).

The above-mentioned challenges have some social implications too. The improved conditions of SHGs will improve the acceptability of their product and quality too. Being more vulnerable to global market competition, these groups if given due consideration can contribute to both economic and social development of our nation. In the same vein the study by Dhar and Sarkar, 2013 suggested that understanding critical activities which leads to their success, from market entry (Purushotham, 2004) to packaging to transportation of finished goods, giving multiple trainings to SHGs members lays utmost importance for their (SHG) survival. Therefore, granting sufficient protection to these SHGs from seasonal changes and demand fluctuations will provide both economic stability and social recognition. In addition to this, big corporate houses can provide sponsorship for supporting these SHGs under their CSR agenda. Receiving these sponsorships will not only provide them financial support but will also help SHGs in promotions. However, all the above-mentioned treatments for SHGs indirectly implies that one strong SHG programme which works with full force is much better than dozens of them which remain small or perish Microfinance Information eXchange (MIX) and the MicroCredit Summit facilitated by Adrian Gonzalez a MIX researcher for CGAP projects, clearly stated that one strong microfinance institution or SHG program that thrives and grows to massive size is more important than a dozen that remain small or perish.

Potential Limitations of the Study

Although, the researchers have tried to collect relevant data and to analyse the data in a cautious manner, but there could be some potential limitations with the study. A majority of the respondents are from poor and backward section of the society and had very low level of education, so recording their response in an unbiased manner was a challenging task. On many occasions, the researchers had to use probing techniques to

get the answer from the respondents while filling of the schedule. In many cases, the respondents were unable to answer the questions due to lack of awareness of various management terminologies. The researchers tried to obtain unbiased answers by explaining the questions to them with easier and understandable language. The market has become very dynamic in nature due to COVID – 19 and the existing marketing practices have become redundant for many established companies. SHGs are no exception to that. The relevance of existing marketing practices has lost its relevance, somewhat due to changed demand – supply scenario everywhere. Although the sample size has been determined using Cochran's formula and the results of the study is valid and reliable. The researchers may have reached out further to other states to add to the existing pool of large data collected, which may have just made a miniscule difference in the results. Social taboos like village women talking to outside people resulted into a hindrance to reach out to the respondents qualified to be included in the sample and it took more time to collect the data.

VII

CONCLUSION

There has been nothing wrong with the absolute intent of both the parties involved, i.e., the Government and the SHGs. The group members are trying the give their best according to their role and abilities. Also, even after knowing the risk of increasing NPAs, the Government and its agencies are providing financial support in term of easy unsecured loans to the SHGs. But there has been a strong need of upskilling the group members and providing them continuous marketing support in terms of capacity building, product ideas and design, pricing, branding and promotion of the products and to provide them a supply chain mechanism for distributing their products to the target market. Recently, on Independence Day, our Prime Minister Mr. Narendra Modi in his address also emphasised on making a new e-commerce platform to address the distribution needs of SHGs and to provide huge market opportunities for their products.

Delhi – NCR is a huge market with prospects having high disposable income. Covid-19 has also contributed to draw the attention of this market towards organic, home-made and village products. Also, there is always a sense of sympathy and support among people for products coming out of these SHGs. It can also be recommended to draw policies for online retailers like Amazon, Flipkart, Tata Cliq and big and organised retailers in malls to procure and sell specific amount of these SHG products. This will provide big boost to the distribution capacity building of these women entrepreneurs.

Hence, there is no shortage of opportunities for SHGs and its products especially in Delhi NCR region. The only challenge is to uplift the capabilities in a way that can tap the opportunities in the right manner and contribute to the employment generation of this vulnerable section of the society and ultimately to the nation building.

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