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Marketing Problems of the Products of Self-Help Groups (SHGs) in Kerala

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Abstract

Self Help Groups (SHGs) have emerged as a significant instrument for poverty alleviation, women empowerment, and inclusive economic development in Kerala. Through collective entrepreneurship, SHGs engage in the production of diverse goods ranging from food items and handicrafts to garments and service-based products. Despite institutional support and improved production capabilities, marketing remains a major constraint affecting the sustainability and growth of SHG enterprises. SHG products often face intense competition from established brands, limited market access, inadequate branding and packaging, weak pricing strategies, lack of marketing skills, and poor linkages with buyers. These challenges restrict market visibility, reduce profitability, and limit the ability of SHGs to scale their operations. The study aims to examine the key marketing problems encountered by SHG products in Kerala and to understand the structural and behavioral factors influencing their market performance. A total sample size of 150 respondents was selected using the convenience sampling technique, as it enabled easy access to respondents within limited time and resource constraints. The results confirm that age significantly influences the perception of marketing problems among SHG women in Kerala. These findings underscore the need for age-specific marketing interventions, training programs, and support mechanisms to effectively address the diverse challenges faced by SHG women across different life stages

Keywords: Self Help Groups, Micro- finance, Micro entreprenuership, Marketing Problems, SHG Products, Kudumbashree neighbourhood and Market Access

Introduction

Self-Help Groups (SHGs) have emerged as important instruments of rural development in India, particularly in states like Kerala where community participation and social mobilization have historically been strong. Designed to empower women economically and socially, SHGs engage in a wide range of income-generating activities — from handicrafts and agro-based products to food processing and textile production. However, despite their potential, SHG products face several marketing challenges that hinder their growth and sustainability. This article analyzes the core marketing problems faced by SHGs in Kerala, explores their causes, and suggests practical strategies to overcome these barriers. Kerala — known for high literacy, strong social indicators, and vibrant civil society organizations — has widely adopted the SHG model. The Kudumbashree Mission, launched in 1998 by the Government of Kerala, is one of India's largest poverty eradication programs implemented through community networks. Kudumbashree and other SHGs have helped thousands of women generate income by producing products such as coir items, pickles, papadums, organic spices, banana fiber goods, handloom textiles, and eco-friendly products. Despite notable achievements, many SHG units struggle to survive in competitive markets due to limited marketing capabilities. The absence or weakness of effective marketing systems restricts their reach, impacts profitability, and undermines long-term sustainability. Understanding these marketing problems is crucial for policymakers, development practitioners, and the SHG members themselves. The specific objectives of the study are: (i) to identify the major marketing constraints faced by SHGs, (ii) to analyze the effectiveness of existing marketing practices, and (iii) to suggest strategies for improving market access, competitiveness, and sustainability of SHG products. By addressing these marketing challenges, the study seek to contribute to policy formulation and institutional interventions aimed at strengthening SHG enterprises and promoting inclusive entrepreneurship in Kerala.

Figure: 1

Key Marketing Problems of SHG Products in Kerala

1. Limited Market Access

Limited market access is one of the most critical marketing problems faced by Self Help Groups (SHGs) in Kerala. Although SHGs actively produce a wide range of products such as food items, handicrafts, garments, and coir-based goods, their reach is largely confined to local markets, weekly bazaars, exhibitions, and government-organized fairs. These platforms offer only seasonal and short-term sales opportunities, restricting consistent income generation. SHGs often lack access to urban, national, and international markets due to inadequate networks, logistical challenges, and high transportation costs. Further, many SHGs depend heavily on government agencies, Kudumbashree outlets, and cooperative societies for market access. While these channels provide initial support, over-dependence reduces competitiveness and limits exposure to broader consumer segments. The absence of digital infrastructure and low adoption of e-commerce platforms further marginalize SHGs in the rapidly growing online market space. Many groups are unaware of market trends, consumer preferences, and demand forecasting, resulting in production that does not align with market needs. As a result, SHG products struggle to compete with established brands that enjoy wider distribution networks and stronger market presence. Enhancing market access through digital platforms, partnerships with private retailers, and improved supply chain integration is essential for the sustainable growth of SHG enterprises in Kerala.

2. Inadequate Branding and Packaging

Inadequate branding and packaging significantly hinder the market performance of SHG products in Kerala. Most SHGs focus primarily on production quality while neglecting branding elements such as logos, brand identity, labeling, and storytelling. As a result, their products often lack differentiation in competitive markets. Consumers tend to associate strong branding with quality, reliability, and trust, which SHG products frequently fail to communicate effectively. Packaging is another major concern. Many SHG products use basic or unattractive packaging due to cost constraints and lack of technical knowledge. Poor packaging not only affects visual appeal but also reduces product shelf life, particularly for food and perishable items. In modern retail environments, where first impressions strongly influence purchasing decisions, inadequate packaging puts SHG products at a disadvantage compared to well-packaged commercial brands. Additionally, non-compliance with labeling standards—such as missing nutritional information, expiry dates, or certifications—limits entry into formal retail chains and export markets. The absence of eco-friendly yet durable packaging options further restricts market expansion, despite Kerala consumers increasingly favoring sustainable products. Strengthening branding strategies through professional design support, capacity-building programs, and financial assistance for improved packaging can significantly enhance the visibility, acceptance, and competitiveness of SHG products in local and global markets.

3. Poor Pricing Strategies

Poor pricing strategies present a serious marketing challenge for SHGs in Kerala. Many SHGs lack a systematic approach to pricing and often rely on cost-plus methods without considering market demand, competitor pricing, or perceived customer value. As a result, products may be overpriced and fail to attract buyers, or underpriced, leading to low profit margins and unsustainable operations. SHGs frequently face high input costs due to small-scale production, lack of bulk purchasing, and inefficient supply chains. These higher production costs make it difficult for SHGs to compete with mass-produced goods offered by established firms. Additionally, limited awareness of pricing dynamics, such as discounts, promotional pricing, and seasonal demand variations, further weakens their market position. Another issue is the absence of price standardization. Similar products produced by different SHGs are often priced inconsistently, confusing customers and reducing credibility. Moreover, SHGs selling through intermediaries often receive lower returns due to commission charges and delayed payments, affecting cash flow and reinvestment capacity. To overcome these challenges, SHGs require training in market-oriented pricing, cost management, and value-based pricing strategies. Access to market intelligence and collective pricing mechanisms through federations can help SHGs adopt competitive yet sustainable pricing models.

4. Lack of Marketing Skills

The lack of marketing skills among SHG members is a major barrier to the successful commercialization of their products in Kerala. Most SHG members come from economically and educationally disadvantaged backgrounds and possess limited exposure to modern marketing concepts. While they demonstrate strong production capabilities, skills related to promotion, customer engagement, market research, and sales planning remain weak. SHGs often depend on traditional selling methods such as word-of-mouth, local fairs, and exhibitions, with minimal use of advertising or digital marketing tools. The low level of awareness about social media marketing, e-commerce platforms, and online payment systems restricts their ability to reach younger and tech-savvy consumers. Moreover, inadequate communication skills and lack of confidence in negotiation affect interactions with buyers and suppliers. Marketing documentation such as brochures, catalogues, and promotional materials is often absent or poorly prepared. SHGs also lack the ability to analyze customer feedback and adapt products according to changing preferences. This limits innovation and responsiveness to market demand. Capacity-building initiatives focusing on marketing education, digital literacy, and entrepreneurial skills are essential. Regular training programs, mentoring, and exposure visits can empower SHG members to adopt effective marketing practices and enhance their competitiveness.

5. Weak Linkages with Buyers

Weak linkages with buyers constitute a significant marketing problem for SHG products in Kerala. SHGs often operate in isolation and lack direct connections with bulk buyers, wholesalers, retailers, and institutional customers. As a result, they rely heavily on intermediaries or government-supported outlets, which limit bargaining power and reduce profit margins. The absence of long-term contracts and stable buyer relationships leads to irregular demand and income uncertainty. SHGs frequently produce goods without confirmed orders, resulting in unsold inventory or distress sales. Limited communication with buyers also prevents SHGs from understanding quality requirements, packaging standards, and delivery schedules expected in competitive markets. Furthermore, SHGs often lack credibility in the eyes of large buyers due to inconsistent supply capacity, limited production scale, and absence of certifications. This makes it difficult to integrate into formal supply chains such as supermarkets, hotels, and export-oriented businesses. Poor logistics support and delayed deliveries further weaken buyer confidence.

Strengthening buyer linkages through SHG federations, marketing cooperatives, and public–private partnerships is crucial. Facilitating direct interactions with institutional buyers, participation in trade fairs, and adoption of quality standards can help SHGs build trust-based relationships and achieve sustainable market integration.

Role of Government and Institutions

1. E-Marketplace Collaborations: E-marketplace collaborations offer a transformative opportunity for Self Help Groups (SHGs) to overcome geographical and structural market barriers. By partnering with established e-commerce platforms such as government-supported portals, social commerce networks, and private online marketplaces, SHGs can gain access to wider consumer bases beyond local and regional markets. These platforms enable SHGs to showcase their products 24/7, reducing dependency on physical outlets, fairs, and exhibitions. Digital marketplaces also provide integrated services such as online payments, logistics, inventory management, and customer feedback systems, which are otherwise difficult for SHGs to manage independently. Participation in e-marketplaces enhances price transparency and allows SHGs to benchmark their products against competitors. Moreover, consumer reviews and ratings help SHGs improve product quality and service standards. However, successful e-marketplace integration requires digital literacy, standardized product quality, proper packaging, and compliance with platform requirements. Institutional support in onboarding SHGs, training members in digital marketing, and subsidizing logistics costs is crucial. With appropriate capacity building and platform partnerships, e-marketplace collaborations can significantly enhance visibility, sales volume, and income sustainability of SHG enterprises.

2. Marketing Research Support: Marketing research support plays a vital role in improving the market orientation and competitiveness of SHG products. Most SHGs operate with limited information about consumer preferences, demand trends, pricing benchmarks, and competitor strategies. As a result, production decisions are often based on assumptions rather than evidence,

leading to mismatches between supply and market demand. Institutional marketing research support can help SHGs identify high-demand products, suitable target segments, optimal pricing strategies, and effective promotional methods. Surveys, focus group discussions, and pilot market testing enable SHGs to refine product features such as design, size, packaging, and branding. Market intelligence also helps SHGs understand seasonal demand variations and emerging consumer trends, including preferences for eco-friendly and ethically produced goods. Support from universities, research institutions, government agencies, and development organizations can bridge this knowledge gap. Simplified research tools, training in basic data collection, and regular dissemination of market insights can empower SHGs to make informed decisions. By aligning production with market needs, marketing research support reduces risk, minimizes wastage, and enhances the overall commercial viability of SHG enterprises.

3. Linkages with Global Buyers: Linkages with global buyers provide significant growth opportunities for SHGs by opening access to international markets and higher-value supply chains. Global buyers, including fair-trade organizations, export houses, ethical brands, and international retailers, offer better price realization, bulk orders, and long-term contracts. Such linkages can help SHGs move from subsistence-level production to sustainable enterprise development. However, entering global markets requires compliance with quality standards, certifications, packaging norms, and delivery timelines. Many SHGs lack awareness of export procedures, documentation, and international consumer expectations. Weak production scalability and inconsistent supply further limit global market integration. Institutional facilitation is therefore essential. Export promotion councils, government agencies, NGOs, and SHG federations can act as intermediaries to connect SHGs with global buyers. Training in quality control, certification processes, and export readiness can enhance credibility. Participation in international trade fairs and buyer–seller meets also strengthens visibility. By developing trust-based relationships with global buyers, SHGs can diversify markets, reduce dependency on local demand, and achieve long-term economic empowerment.

Research Gap

Although a substantial body of literature exists on the role of Self Help Groups (SHGs) in poverty alleviation, women empowerment, and microfinance, relatively limited attention has been given to the **marketing dimensions of SHG enterprises**, particularly in the context of Kerala. Most existing studies focus on financial inclusion, credit linkage, and socio-economic outcomes, while marketing-related issues such as market intelligence, branding, pricing, distribution, and buyer linkages remain underexplored. Further, many studies adopt descriptive approaches and do not systematically distinguish between structural and behavioral marketing challenges faced by SHGs. Empirical investigations examining perceptional differences among stakeholders regarding marketing problems are also scarce. Additionally, the impact of emerging trends such as digital marketing, e-commerce platforms, and global market integration on SHG products has not been adequately addressed in recent research. There is a noticeable gap in studies that assess the effectiveness of institutional support mechanisms specifically designed for marketing development. Hence, a focused and empirical analysis of marketing problems of SHG products in Kerala is necessary to fill these gaps and provide actionable insights for policymakers and development agencies.

Importance of the Study

The present study is important as it highlights the **critical role of marketing in ensuring the sustainability and competitiveness of SHG enterprises** in Kerala. While production support and financial assistance have strengthened SHG activities, inadequate marketing continues to limit income generation and enterprise growth. By identifying key marketing problems, the study helps policymakers, government agencies, and development organizations design targeted interventions for improving market access, branding, pricing, and distribution. The findings of the study are particularly useful for strengthening institutional support systems, enhancing capacity-building programs, and promoting digital and e-commerce integration for SHGs. Moreover, the study contributes to academic literature by shifting the focus from traditional SHG outcomes to market-oriented performance indicators. For SHG members, the study provides insights into market expectations and highlights the importance of adopting professional marketing practices. Overall, the study supports inclusive entrepreneurship, women empowerment, and sustainable local economic development by emphasizing marketing as a strategic function of SHG enterprises.

Statement of the Problem

Self Help Groups (SHGs) in Kerala have made significant contributions to socio-economic development by providing livelihood opportunities and promoting collective entrepreneurship. Despite strong institutional backing and improved production capabilities, SHG enterprises continue to face serious challenges in effectively marketing their products. Most SHG products struggle to compete with branded commercial goods due to limited market access, poor product differentiation, weak pricing strategies, lack of marketing skills, and inadequate linkages with buyers. These marketing constraints result in low sales turnover, unsold inventory, and unstable income for SHG members. Furthermore, marketing decisions are often made without sufficient market intelligence or understanding of consumer preferences, leading to a mismatch between production and demand. Existing institutional support mechanisms primarily focus on credit and production, with relatively less emphasis on marketing development. Unless these marketing problems are systematically identified and addressed, SHG enterprises may remain confined to subsistence-level operations. Therefore, the problem addressed in this study is to examine and analyze the key marketing problems of SHG products in Kerala and to suggest measures for strengthening their market performance and long-term sustai

Objectives of the Study

1. To identify the key marketing problems faced by SHG products in Kerala.

2. To understand the underlying causes of these challenges.
3. To propose recommendations to improve marketing outcomes and enhance the competitiveness of SHG products.

Research Methodology

The present study adopts a descriptive research design to examine the marketing problems of products produced by women Self Help Groups (SHGs) in Kerala. The study is based on primary data collected directly from SHG women members engaged in various income-generating activities such as food processing, handicrafts, garments, and allied enterprises. A total sample size of 150 respondents was selected using the convenience sampling technique, as it enabled easy access to respondents within limited time and resource constraints.

Data were collected using a structured questionnaire designed to capture information on demographic characteristics and key marketing problems, including market intelligence, product differentiation, pricing strategies, marketing skills, and buyer linkages. The questionnaire was administered through personal interviews to ensure clarity and accuracy of responses. Secondary data were sourced from journals, reports, government publications, and previous research studies to support the analysis. The collected data were analyzed using appropriate statistical tools such as descriptive statistics, F-test, to examine variations in marketing problems across different respondent categories. The findings are interpreted to identify significant marketing constraints and to suggest suitable measures for improving the market performance of SHG products in Kerala.

Analysis and Findings

Key Marketing Problems of SHG Products in Kerala

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Self Help Groups (SHGs) play a vital role in Kerala's socio-economic development by promoting women empowerment, income generation, and inclusive growth. Through collective entrepreneurship, SHGs engage in the production of a wide range of goods such as food products, handicrafts, garments, coir items, and household necessities. Despite strong institutional backing through initiatives like Kudumbashree, the marketing performance of SHG products remains a persistent challenge. While production capabilities have improved over time, effective marketing continues to be a major bottleneck affecting the sustainability and scalability of SHG enterprises.

Marketing is not merely the act of selling products but involves understanding consumer needs, product differentiation, pricing, promotion, and distribution. SHGs often operate in competitive markets dominated by established brands with superior resources, wider networks, and advanced marketing strategies. In this context, SHG products struggle to gain visibility, attract consistent demand, and secure fair prices. Structural limitations such as restricted market access and weak buyer linkages, combined with behavioral challenges like limited marketing skills and low market awareness, further intensify these difficulties.

Understanding the key marketing problems faced by SHG products is essential for designing effective interventions and policy measures. Identifying these constraints helps stakeholders develop targeted strategies to strengthen market orientation, enhance competitiveness, and ensure the long-term viability of SHG-based enterprises in Kerala.

Table1

Key Marketing Problems of SHG Products in Kerala and Age of the Respondents

Problems		N	Mean	Std. Deviation	F	Sig
Weak Market Intelligence and Demand Forecasting	Young	76	17.8386	2.33793	12.050	.001
	Middle	50	17.1515	2.57538		
	Old	24	17.6800	2.45961		
Inadequate Product Differentiation	Young	76	19.2932	2.75713	11.418	.049
	Middle	50	13.1212	4.57410		
	Old	24	14.5926	3.16543		
Poor Pricing Strategies	Young	76	23.6136	3.19393	10.815	.037
	Middle	50	23.2424	2.54988		
	Old	24	22.0370	3.00617		
Lack of Marketing Skills:.	Young	76	19.6977	5.09026	7.278	.000
	Middle	50	14.3030	5.16288		
	Old	24	15.2593	5.72842		
Weak Linkages with Buyers	Young	76	22.5091	3.48114	11.307	.002
	Middle	50	17.4545	4.11621		
	Old	24	21.9520	3.88844		

The table presents an age-wise analysis of key marketing problems faced by women members of Self Help Groups (SHGs) in Kerala using mean scores, standard deviation, and F-test results. The findings reveal **statistically significant differences across age groups**—young, middle-aged, and older SHG women—for all selected marketing problems, indicating that age plays an important role in shaping perceptions and experiences related to marketing constraints.

With respect to **weak market intelligence and demand forecasting**, all three age groups report relatively high mean scores, with young SHG women recording the highest mean value. The significant F value ($F = 12.050$, $p < 0.01$) suggests meaningful variation across age groups, implying that younger members may be more aware of market information gaps and demand uncertainty compared to middle-aged and older members.

In the case of **inadequate product differentiation**, young SHG women again exhibit the highest mean score, followed by older members, while middle-aged respondents report comparatively lower levels. The observed difference is statistically significant ($F = 11.418$, $p < 0.05$), indicating varying perceptions regarding the uniqueness and competitiveness of SHG products.

Poor pricing strategies are perceived as a major issue across all age groups, with high mean scores and a significant F value ($F = 10.815$, $p < 0.05$). This reflects common difficulties in cost estimation, price fixation, and market-based pricing irrespective of age, though younger members show slightly higher concern.

The problem of **lack of marketing skills** shows a strong and highly significant difference ($F = 7.278$, $p < 0.01$). Young SHG women report higher mean scores, suggesting greater recognition of skill gaps in promotion, negotiation, and customer handling. Middle-aged and older members perceive this issue to a lesser extent, possibly due to reliance on traditional marketing practices.

Finally, **weak linkages with buyers** also exhibit significant age-based variation ($F = 11.307$, $p < 0.01$). Young and older SHG women perceive buyer linkage problems more acutely than middle-aged members, highlighting challenges in accessing institutional buyers, bulk orders, and stable market relationships.

Overall, the results confirm that **age significantly influences the perception of marketing problems among SHG women in Kerala**. These findings underscore the need for age-specific marketing interventions, training programs, and support mechanisms to effectively address the diverse challenges faced by SHG women across different life stages.

Discussion

The marketing problems of SHG products in Kerala are multifaceted. While production quality and traditional skills remain strengths, systematic marketing challenges prevent products from realizing their full economic potential.

Structural Challenges: Structural challenges refer to system-level, institutional, and infrastructural constraints that exist outside the immediate control of individuals or groups. These challenges arise from the broader economic, social, political, and organizational environment. In the context of SHGs, structural challenges include limited access to markets, inadequate infrastructure, lack of institutional finance, weak supply chains, poor logistics, absence of branding support, and dependency on government agencies for marketing. Regulatory barriers, insufficient digital infrastructure, and lack of formal linkages with buyers also fall under this category. Structural challenges persist even when SHG members are motivated and skilled, as they require policy reforms, institutional support, and systemic investments to be addressed. These challenges often create entry barriers and restrict scalability, making it difficult for SHGs to compete with established enterprises. Without addressing structural constraints, individual efforts alone cannot ensure sustainable growth.

Behavioral Challenges: Behavioral challenges relate to human attitudes, skills, perceptions, and decision-making patterns within individuals or groups. In SHGs, these challenges include lack of marketing knowledge, low risk-taking ability, poor negotiation skills, resistance to innovation, limited adoption of digital tools, and inadequate customer orientation. Many SHG members may lack confidence, entrepreneurial mindset, or exposure to competitive market environments.

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Behavioral challenges are shaped by education levels, social norms, cultural practices, and past experiences. Unlike structural challenges, they can be addressed through training, mentoring, motivation, and continuous capacity building. Behavioral change is often gradual but essential for improving productivity, market responsiveness, and enterprise sustainability.

Recommendations to Overcome Marketing Problems

1. Market Research and Consumer Insight Systems: Market research and consumer insight systems are essential for aligning SHG production activities with actual market demand. Most SHGs operate with limited information about consumer preferences, purchasing behavior, price sensitivity, and emerging trends. As a result, production decisions are often supply-driven rather than demand-oriented, leading to unsold stock, low turnover, and income instability. Establishing structured market research mechanisms enables SHGs to understand what products consumers want, at what price, and in what form. Consumer insight systems can include simple surveys, feedback collection at sales points, analysis of sales data, and periodic market studies conducted with institutional support. These insights help SHGs refine product design, improve quality, adjust pricing, and plan production cycles more effectively. Market intelligence also supports product diversification and innovation by identifying niche segments such as eco-conscious consumers, tourists, and urban households. Support from government agencies, academic institutions, and development organizations is crucial in translating complex research findings into actionable insights for SHGs. Training SHG members in basic market analysis and decision-making enhances responsiveness to changing consumer needs. A strong market research system reduces uncertainty, improves competitiveness, and strengthens the long-term sustainability of SHG enterprises.

2. Branding and Packaging Upgradation: Branding and packaging upgradation plays a decisive role in enhancing the market appeal and perceived value of SHG products. While many SHGs maintain acceptable product quality, weak branding prevents them from establishing a distinct

identity in competitive markets. The absence of recognizable brand names, logos, and consistent visual elements reduces customer recall and limits repeat purchases. Packaging is equally important, particularly in urban and digital markets where visual presentation influences buying decisions. Poor-quality packaging affects shelf life, product safety, and compliance with retail standards. Inadequate labeling—such as missing expiry dates, nutritional information, or certifications—restricts access to formal retail outlets and export markets. Upgradation efforts should focus on professional brand development, improved packaging materials, and standardized labeling practices. Adoption of eco-friendly packaging can further enhance appeal among environmentally conscious consumers, especially in Kerala. Financial assistance, design support, and access to common packaging facilities can reduce cost burdens for SHGs. Effective branding and packaging not only improve sales but also build consumer trust, enable premium pricing, and position SHG products as competitive alternatives to commercial brands.

3. Strengthening Distribution Networks: Strengthening distribution networks is critical for expanding the market reach of SHG products beyond localized and seasonal sales channels. At present, SHGs largely depend on limited outlets such as exhibitions, fairs, government stores, and local markets. While these channels provide initial exposure, they do not ensure consistent demand or scalability. A robust distribution network includes linkages with wholesalers, retailers, institutional buyers, cooperatives, and online platforms. Collective marketing through SHG federations or producer companies can improve bargaining power, reduce transportation costs, and ensure steady supply. Integration with tourism-based outlets, supermarkets, and community retail chains can further widen market access. Logistical inefficiencies, lack of cold storage, and weak inventory management often disrupt distribution. Addressing these gaps through shared infrastructure and professional management support is essential. Public–private partnerships can also play a key role in developing efficient last-mile delivery systems. Strengthened distribution networks ensure product availability, reduce dependence on intermediaries, stabilize income, and enable SHGs to compete effectively in both rural and urban markets.

4. Digital Marketing and E-Commerce Integration: Digital marketing and e-commerce integration offer transformative opportunities for SHGs to overcome physical and geographical market constraints. Online platforms enable SHGs to access national and global consumers without heavy investment in physical infrastructure. Social media, e-marketplaces, and digital catalogs provide cost-effective tools for promotion, branding, and customer engagement. E-commerce integration allows SHGs to benefit from digital payments, logistics support, customer reviews, and data analytics. These features enhance transparency, improve pricing decisions, and support continuous product improvement. Digital marketing also enables storytelling around ethical production, women empowerment, and sustainability—key strengths of SHG enterprises. However, limited digital literacy, lack of professional content creation, and difficulty in platform onboarding remain major challenges. Structured training programs, technical support, and platform partnerships are necessary to ensure effective digital participation. When supported appropriately, digital marketing and e-commerce integration can significantly enhance visibility, sales volume, and long-term resilience of SHG enterprises in an increasingly digital economy.

5. Capacity Building and Skill Training: Capacity building and skill training form the foundation for sustainable marketing success of SHG products. While SHG members often possess strong production skills, gaps remain in areas such as marketing strategy, pricing, negotiation, financial management, and digital literacy. These limitations restrict their ability to respond to competitive market environments. Skill development programs should focus on practical, market-oriented competencies, including branding, customer handling, sales planning, and quality assurance. Exposure visits, mentoring, and hands-on workshops can enhance confidence and entrepreneurial mindset among SHG members. Training in digital tools and e-commerce platforms is particularly important in the current market scenario. Capacity building should be continuous rather than one-time, ensuring adaptation to evolving market trends. Institutions such as government agencies, NGOs, universities, and industry experts can play a vital role in delivering structured and context-specific training. Empowered with appropriate skills and knowledge, SHG members can

independently manage enterprises, improve productivity, and achieve sustainable income generation, contributing to inclusive economic development.

Institutional Support for Marketing Finance

Institutional support for marketing finance is crucial for enhancing the market competitiveness and sustainability of Self Help Group (SHG) enterprises. While SHGs often receive financial assistance for production activities, access to dedicated funds for marketing-related expenses remains limited. Marketing finance is required for activities such as branding, packaging improvement, and advertising, participation in trade fairs, transportation, digital marketing, and working capital for order fulfillment. The absence of adequate marketing finance restricts SHGs' ability to expand beyond local markets. Formal financial institutions, government agencies, and development organizations play a vital role in bridging this gap. Schemes implemented through banks, cooperative institutions, and government missions can provide low-interest loans, revolving funds, and grants specifically earmarked for marketing purposes. Federations and producer companies can further facilitate pooled financing, reducing individual risk and improving creditworthiness. Credit guarantee mechanisms and interest subvention schemes also encourage financial institutions to lend to SHGs without excessive collateral requirements.

Conclusion

The marketing problems of SHG products in Kerala are a significant barrier to realizing the full potential of grassroots entrepreneurship. Despite strong production capabilities and organizational networks, SHGs struggle with limited market reach, poor branding, weak digital presence, and inadequate pricing strategies. Addressing these challenges requires a holistic approach that combines capacity building, digital adoption, strategic partnerships, and institutional support. Kerala's SHGs can transform from local producers to competitive market players if marketing is treated as a core function rather than an afterthought. Effective marketing not only enhances income for SHG members but also contributes to sustainable community development, women's empowerment, and the growth of local rural economies. Additionally, institutional support in financial literacy and fund management is essential to ensure effective utilization of marketing finance. Transparent accounting systems and monitoring mechanisms enhance trust between SHGs and financial institutions. Strengthened institutional support for marketing finance enables SHGs to invest strategically in market development, improve visibility, and achieve long-term economic sustainability.

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