SELF-HELP GROUPS AND ECONOMIC EMPOWERMENT OF WOMEN IN AGRICULTURE

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ABSTRACT

The study investigates the intersection of entrepreneurship, particularly among women, in shaping economies and societies, with a focus on the agricultural sector. Through a critical examination, this research explores the demographics, economic pursuits, and marketing hurdles faced by a diverse population, shedding light on both opportunities and formidable obstacles. Primary data collected from 100 rural households affiliated with SHGs in the Madurai district during July to August, 2023. Notably, a significant portion of the women involved has only completed school-level education, indicating a clear need for enhanced educational opportunities. The most common economic activities include maintenance of milk-producing animals, followed by fruits/flowers/vegetables and sheep/goat rearing. These activities reflect the variety of income-generating endeavors within the surveyed population. Financially, stark income disparities exist, underscoring the necessity for educational and financial support. Self-Help Group (SHG) members constitute a vibrant workforce, engaging in various economic activities, yet facing differing financial situations, emphasizing the urgency of financial inclusion, capital access, and skill development. Regression analysis reveals that factors such as advertisement cost, lack of finance, and heavy competition significantly influenced the choice of businesses women undertake. The study underscores the need for tailored support and training programs to address challenges like advertisement costs limiting entrepreneurship and lack of finance and heavy competition driving business choices. Develop educational and skill development programs to address the low levels of education and enhance the employability of the surveyed population, especially for those with only a school-level education, implement financial inclusion initiatives to address the income disparities and financial constraints faced by individuals and promote cost-effective marketing strategies that cater to the unique needs of different businesses. Provide business development and training programs to help individuals navigate competitive markets successfully and address challenges related to heavy competition. Issues such as inadequate marketing strategies and scarcity of raw materials demand comprehensive strategies. This research serves as a compelling call to policymakers and organizations, urging a fresh, inclusive approach to foster a thriving entrepreneurial environment. Implementing the proposed recommendations can pave the way for improved economic prospects and enhanced well-being for this diverse group. It stands as a call to action, a blueprint for change, and a commitment to brighter economic horizons.

(Key words: Economic activities, income disparities, marketing challenges, financial inclusion, educational access)

INTRODUCTION

In the dynamic landscape of global business, women entrepreneurs and Self Help Groups (SHGs) have become a driving force. These women, often visionary in their own right, embody qualities such as resilience, resourcefulness, and determination as they navigate the complexities of entrepreneurship (Bajpai *et al.,* 2022). In recent years, women's entrepreneurship has gained significant recognition and momentum, with women breaking free from traditional constraints to excel in diverse fields, from agribusiness to technology startups. (Bajpai *et al.,* 2022) emphasize that financial support allocated to women tends to be more effectively utilized compared to men. However, the path to economic empowerment is often challenging for rural women, who are among the most marginalized in society. These women face barriers to accessing formal financial services and participating in social activities. This is where microcredit emerges as a powerful instrument, enabling women to meet various life cycle needs and access financial services more effectively. The concept of microcredit is executed through Self Help Groups, where members collectively pool their modest savings and allocate funds among one another at minimal

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interest rates (Jose *et al.,* 2020). Micro-finance, in the Indian context, encompassed small savings, credit and insurance services provided to socially and economically disadvantaged segments of society. It entailed the provision of thrift, credit and various financial services in minimal amounts to individuals in rural, semi-urban, or urban areas, empowering them to elevate their income levels and enhanced living standard (Venkatesh, 2009).

However, a critical research gap remains despite the increasing recognition of SHGs in promoting women's entrepreneurship and economic empowerment. Existing literature lacks a comprehensive analysis of the entrepreneurial activities of SHGs and the specific challenges faced by women entrepreneurs within these groups. While numerous studies have examined the broader impact of SHGs and women's entrepreneurship, there is a dearth of research that delves into the specific entrepreneurial activities of SHGs, particularly considering the influence of education and place of residence. To bridge this gap, the present study was undertaken to answer a crucial question: "How do the educational background and place of residence of women involved in Self Help Groups (SHGs) influence the entrepreneurial problems they encounter?" This investigation aims to conduct a thorough analysis of the entrepreneurial activities within SHGs, scrutinizing the challenges faced by women entrepreneurs and considering relevant factors. Additionally, the study intended to identify and to analyze the specific difficulties encountered by women entrepreneurs within SHGs, with a specific focus on the roles of education and place of residence. Furthermore, the research explores the relationship between these background characteristics of SHG women entrepreneurs and the entrepreneurial obstacles they face, providing valuable insights into the factors influencing these challenges.

The primary objective of this study was to offer a comprehensive understanding of the entrepreneurial activities within SHGs, shedding light on the specific business ventures undertaken by these groups. This comprehensive analysis provides insights into the diversity and scope of SHG entrepreneurship. While previous studies have examined the impact of SHGs on women's economic empowerment, this research uniquely focuses on the specific challenges faced by women entrepreneurs within SHGs. It aims to identify and address gender-specific issues that may affect their entrepreneurial success. The study also seeked to analyze the association between women's education levels, their place of residence, and the entrepreneurial problems they encounter within SHGs, offering a nuanced perspective on the influence of socio-economic and geographic factors on entrepreneurial challenges.

MATERIALS AND METHODS

In this study, we relied on primary data to analyze the entrepreneurial activities of Self Help Groups (SHGs) comprising women and to explore the specific challenges encountered by women entrepreneurs within these groups. Our primary data collection involved randomly selecting 100 rural households affiliated with SHGs in the Madurai district of Tamil Nadu, India during the period of July to August, 2023. We used a well-structured interview schedule as the primary tool to gather pertinent information regarding challenges faced, household demographics, economic particulars, geographical factors, and marketing challenges related to the products of these SHGs. The process involved conducting interviews with the selected SHG rural women households. Through these interviews, we aimed to obtain a comprehensive understanding of the entrepreneurial landscape within SHGs, delving into the challenges faced by women entrepreneurs, and considering the various factors that influence these challenges. To further our analysis, we employed a multiple linear regression model. This statistical model allowed us to predict and quantify the impact of key factors such as advertisement cost, lack of finance, and heavy competition on the performance of businesses within SHGs. By employing this approach, we sought to assess how these factors collectively influenced the type of businesses undertaken by SHG women entrepreneurs. By utilizing both qualitative and quantitative data, we aimed to provide a holistic view of the entrepreneurial activities and challenges faced by women within SHGs. This methodological approach allowed us to explore the intricate relationship between various factors and their influence on the entrepreneurial endeavors of SHG women, shedding light on the unique dynamics of women's entrepreneurship within these groups.

Mathematically the Multiple Linear Regression Model (MLRM) can be expressed as,

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \varepsilon$$

Where,

Y represents the dependent variable, that is, "Climate Change Impacts on Agriculture", $\hat{a}_0$ is the intercept, $\hat{a}_1$ to $\hat{a}_7$ represents advertisement cost, educational qualification, family size, lack of finance, heavy competition, inadequate marketing strategy, scarcity of raw materials, respectively, and å represents the error term.

RESULTS AND DISCUSSION

Household roster of the self help groups women

Table 1 provides valuable insights into the demographic and socio-economic characteristics of the surveyed population. It shows that the majority of the respondents fall within the age range of 31 to 40 (34.0 per cent), followed closely by those between 41 and 50 (27.0 per cent). The younger age group below 30 represents 28.0 per cent, while individuals aged 50 and above constitute a significantly lower percentage at 11.0 per cent. This suggests that the sample population is predominantly middle-aged, which might have implications for understanding the needs

and preferences of this age group. Moreover, the caste distribution reveals that the Scheduled Caste (SC) category was the most prominent, comprising 47.0 per cent of the sample, while the Scheduled Tribe (ST) category constituted only 10.0 per cent. In terms of education level, the fact that 73.0 per cent of respondents had only achieved a school-level education is a matter of concern. This might indicate a lack of access to higher education opportunities or the need for interventions to improve educational attainment. Moreover, the illiterate category at 11.0 per cent underscores the importance of literacy programs and accessible education. Similar findings have been reported by Senthilkumar *et al.* (2020) at Villupuram district, the greater part of the individuals didn't take part in the group discussions. This could have been due to a lack of education and awareness. Hence, efforts were made to become friendlier and encouraged to participate in the discussions. However, the purpose of setting up Self-Help Groups (SHGs) was defeated. Family size distribution suggests that a significant portion of respondents (61.0 per cent) had families consisting of 3 or 4 members. This is crucial information for policymakers and service providers to understand the specific needs and challenges faced by households of this size. On the other hand, only 4.0 per cent of respondents had families with more than 4 members, which could indicate the prevalence of smaller nuclear families in this population. Monthly family income distribution highlights economic disparities, with 48.0 per cent of respondents earned between Rs.10,001 to Rs.15,000 monthly, which can be considered a moderate-income level. However, 19.0 per cent of respondents earned less than Rs.10,000, indicating a significant proportion of the population may be living on a meager income.

Economic and geographic analysis

The Table 2 offers a comprehensive view of SHG members' economic activities and geographic presence of the Self-Help Groups members (SHGs). A significant 65.0 per cent of SHG members reported to work for more than 20 days, suggesting that a substantial portion of the group was engaged in regular, full-time employment. This is a positive sign of economic stability and the potential to enhance their financial well-being. A majority (54.0 per cent) of SHG members reported an income above Rs.2,501, indicating a relatively higher income bracket. Nevertheless, there were also individuals earning less than Rs.1,000 (2.0 per cent), which raised questions about income disparity within the group. This can bring diversification as well as sustainability among women. Pillai (2015) surveyed had highest income category an average range of Rs. 7000 to Rs. 9000, with only 10 respondents (17 per cent) belonging to this income status. The maximum, 26 respondents (43 per cent), belonged to the category with an average monthly income ranging from Rs. 3000 to Rs. 5000. None of them were in the range less than Rs. 1000 month[-1]. The majority of the SHG women in the past had additional types of income-generating assets, such as milch animals, including cattle, goats, hens, etc.. Further investigation into the factors affecting income levels and the potential for income growth is necessary. The residence of SHG members was divided primarily into rural (65.0 per cent) and with a smaller urban representation (35.0 per cent). This distribution indicates that SHGs had a substantial presence in rural areas, where economic and livelihood opportunities may be differed significantly from urban areas. Understanding the distinct challenges and needs of these different geographical segments is vital for tailoring support and interventions effectively. There was a geographic regional concentration of the SHG concept that needed to be scattered across the nation, as poverty had become a global concern. Poor people's access to the formal banking system was seen as a key factor for economic growth and sustainable development (Maheshwari and Goyal, 2014; Mochi and Vahonia, 2015; Reguardman and Vijayalaxmi, 2018). Regarding the location of the market, it is noteworthy that the majority (73.0 per cent) of SHG members operated in their local area. This signifies that their economic activities are often closely tied to their communities, which can foster social and economic development at the local level. However, a sizeable 27.0 per cent reported operating in other districts, indicating a degree of market reached beyond their immediate vicinity. This data points to potential opportunities for expanding market access and the need for infrastructure and support to facilitate such growth. The findings of Dutta (2015) underscore the rural market had significant potential and was largely untapped. Self-Help Groups (SHGs) could have provided a suitable option for companies if they had been integrated into various functions such as marketing, distribution of products and services, procurement of various raw materials and semi-finished materials, production, and processing of indigenous products, etc. Companies were generally working hard to reach out to various areas and markets for their products, and it was a huge cost to design and develop a marketing channel.

Economic activity and marketing challenges

Table 3 presents data on the economic activities of the surveyed respondents and the marketing problems they face. It offers valuable insights into the livelihoods of the respondents and the hurdles they encounter in marketing their products or services. It is evident that a diverse range of livelihoods was represented among the respondents. The most common economic activities included maintenance of milk-producing animals (24 per cent) and tailoring (24 per cent), followed by fruits/flowers/vegetables (16 per cent) and sheep/goat rearing (13 per cent). Livestock farmers in the study area mostly faced management problems in Kolhapur district of Maharashtra, Patange *et al.* (2018) investigated constraints faced by members of Dairy Co-operatives societies and identified challenges in breeding, feeding, management, health care, and fodder production. Notable constraints included high costs of improved cattle breeds, increased expenditures on management, fodder, and labor, as well as impracticality in using technologically advanced machinery due to small herd sizes. The study also highlighted issues such as limited land for fodder

cultivation, difficulties in controlling contagious diseases, and a lack of training programs for dairy enterprise. Cooperative dairy members suggested solutions, including knowledge dissemination on machine milking, enhanced milk prices, increased loan amounts for purchasing dairy animals, simplified loan procedures, regular training on dairy technology practices, and subsidies for veterinary medicines, fodder, seeds, concentrate, and ration. These activities reflected the variety of income-generating endeavors within the surveyed population. Contrary to this, a research endeavor carried out in Maharashtra advocates for the adoption of Integrated Farming System (IFS) as a strategic approach to enhance the security of livelihoods, employment opportunities, and income generation for rural farmers. Specifically, the research posits that incorporating diverse elements such as crops, livestock, border gardens, and kitchen gardens should serve as avenues for income generation, resource sustainability, and climate mitigation, surpassing the scope of off-farm employment (Saoji *et al.*, 2020). However, it's essential to explore whether these activities are sustainable and whether the income they generate is sufficient to meet the needs of the individuals and their households. The findings of Sha Hussain and Sadasivam (2023) underscored the necessity for targeted government interventions and educational initiatives to enhance farmers' resilience and understanding of climate-related challenges. When it comes to marketing problems, several challenges are highlighted. The facts reveals that a significant proportion of respondents faced marketing issues. "Shortage of Finance" and "High Price" were the most prevalent problems, affecting 89 per cent and 85 per cent of the respondents, respectively. These challenges may indicate financial constraints and pricing difficulties that could impact the competitiveness of the products or services offered. There observations align with a similar study, it highlights that percentage of respondents with a level of problems is found to be high among those involved in weaving and tailoring business (Krishnaveni and Haridas, 2013; Kumar *et al.*, 2021; Parthiban and Gnankumar, 2016). Additionally, "Heavy Competition" and "Exhibition Cost" were concerned for 76 per cent of the respondents, indicating a crowded marketplace and the expenses associated with participating in exhibitions or trade fairs. "Inadequate Marketing Strategy" was an issue for 75 per cent, emphasizing the need for better marketing planning and execution. "Shortage of Raw Material" affects 73 per cent of respondents, potentially hindered production and limiting business growth. Notably, "Advertisement Cost" was a problem for 71 per cent of respondents, suggesting that advertising and promotional efforts may be financially burdensome. The presence of these challenges underscores the importance of addressing marketing related issues to enhance the economic viability of the surveyed activities. This is constistent with the findings of Usha and Prasad (2018). They reported that woman faced problems in joining self help group due to a lack of infomormation support technical support and financial assistance from the running group. The presence of these challengs underscores the importance of addressing marketing-related issues to enhance the economic viability of the surveyed activities. In summary, this table sheds light on the various economic activities undertaken by the respondents and the marketing problems they confront. It highlights both the diversity of income sources and the common issues shared by a significant portion of the surveyed population. Additionally, finding cost-effective advertising solutions may be crucial for improving the economic prospects of the respondents.

Business dynamics of women in agriculture: A statistical exploration

Table 4 shows the regression coefficients and collinearity statistics for various predictors' impact on the type of business. It highlights the influence of factors such as advertisement cost, lack of finance, and heavy competition on businesses. The overall significance for the model was significant ($F_{(7, 92)} = 2.853$, $p < 0.01$), indicating that at least one of the independent variables had a significant influenced on the dependent variable, which was the type of business. The model explains 17.8% of the variation in the type of business (R-squared = 0.178). Among the individual predictors, advertisement cost had a significant negative effect on the type of business ($t_{(92)} = -2.135$, $p = 0.035$). For every one unit increase in advertisement cost, the type of business was expected to decrease by approximately 1.25 units. This suggests that higher advertisement costs were associated with a lower likelihood of engaging in certain types of businesses. Educational Qualification, although not statistically significant at the conventional 0.05 significance level ($p = 0.052$), demonstrates a negative trend. An increase in educational qualification was associated with a decrease in the type of business, indicating that individuals with higher educational qualifications may be less likely to engage in certain business types. Family size also does not reach conventional significance ($p = 0.057$), but it showed a positive trend. An increase in family size was associated with a higher likelihood of being engaged in a particular type of business. Lack of finance and heavy competition both have significant positive effects on the type of business.

Lack of finance ($t_{(92)} = 2.226$, $p = 0.028$) and heavy competition ($t_{(92)} = 2.51$, $p = 0.014$) were associated with a higher likelihood of engaging in specific types of businesses. For every one unit increase in lack of finance or heavy competition, the type of business is expected to increase by approximately 1.639 and 1.442 units, respectively. Inadequate marketing strategy and scarcity of raw materials, although not statistically significant at the conventional 0.05 significance level ($p = 0.079$ and $p = 0.03$, respectively), also showed trends. Inadequate marketing strategy was associated with a positive trend, indicating that individuals facing inadequate marketing strategies may be more likely to engage in specific types of businesses. Conversely, scarcity of raw materials was associated with a negative trend, suggesting that individuals facing scarcity of raw materials may be less likely to engage in certain types of businesses. Among the predictors, advertisement cost, lack

of finance, and heavy competition were the most influential in determining the type of business. While the other variables showed trends, they do not reach conventional levels of statistical significance. It's important to note that the interpretation assumed all other variables were held constant when assessing the impact of each predictor.

In this regression analysis, several independent variables had been examined in relation to the dependent variable, "Type of Business." One of the most compelling connections was the relationship between "Advertisement Cost" and the "Type of Business." The connection between advertisement cost and type of business is justified by the fact that advertising expenses play a crucial role in shaping the visibility and promotion of a business. When businesses allocate a substantial budget to advertising, it often signifies a proactive effort to reach potential customers and raise brand awareness. This increased visibility and marketing investment can be expected to positively influence the type of business. The negative coefficient (-1.25) for advertisement cost suggests that as the cost of advertising increased, the type of business rating tended to decrease. This connection aligns with the idea that high advertising costs might be a burden for certain types of businesses, particularly small or resource-constrained ones. This finding underscores the importance of cost-effective advertising strategies and marketing budget management for businesses, as excessive advertising expenses may not necessarily translate into a higher business rating. It's worth noting that the direction of the relationship between advertisement cost and type of business is in line with expectations, but the model's explanatory power, while statistically significant, is relatively modest. This means that while there is a connection between these variables, it doesn't account for all the variation in the type of business, as other factors not included in the analysis may also play a role. The relationship between advertisement cost and type of business is a critical connection in this analysis, as it reflects the real-world importance of advertising expenses in shaping the perception and performance of businesses.

Further, in this model, all variables had tolerance values well above 0.1, ranging from 0.454 to 0.934. This indicates that there was no severe multicollinearity in the model, and each variable contributed unique information to the regression analysis. Besides, for all variables in the model, the VIF (Variance Inflation Factor) values were comfortably below 10, ranging from 1.071 to 2.203. Typically, VIF values below 10 were considered acceptable, indicating that multicollinearity is not a significant issue.

Theory of business viability

Based on the results of the regression analysis and the variables involved, we can formulate an economic theory that we'll call the "Theory of Business Viability." The business viability determinants theory posits that the sustainability and success of different types of businesses are influenced by a combination of factors, including financial resources, competitive environment, advertising expenditure, and demographic characteristics of business owners. It suggests that businesses with adequate financial resources and effective advertising strategies, which enable them to navigate competitive markets, are more likely to thrive. Additionally, the theory highlights the impact of the demographic characteristics of business owners, such as educational qualifications, family size, and access to financial resources, on their business choices. The diagrammatic thought is influenced from the Malthusian theory of population growth.

Assumptions

● Adequate financial resources were crucial for business success, as they enable businesses to invest in marketing and adapted to changing market conditions.

● The level of competition in a market affected the type of businesses that can thrive.

● The socioeconomic resources of business entrepreneurs played a role in determining the types of businesses they were more likely to engage in.

Definition

Business viability can be described as the business's capacity to operate in a profitable and sustainable manner over the long term. It is characterized by a decreased trend in operating costs in relation to the revenue generated. However, once the business reached its peak point, there was a reversal in this trend as advertising costs decline, causing the relationship to invert.

Explanation of the theory
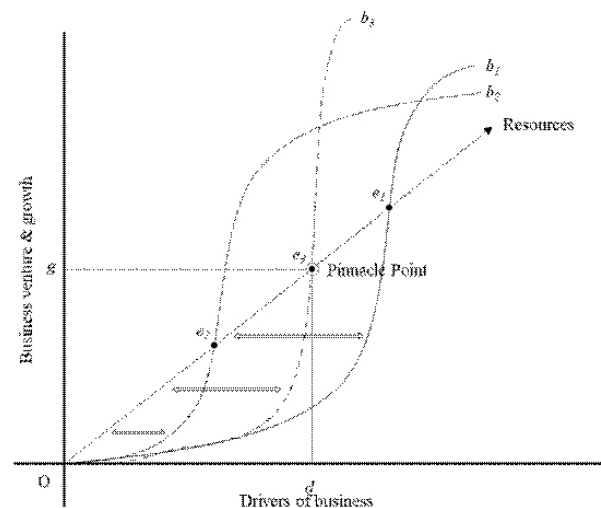
Figure 1. Business growth dynamics and resource utilization

In Figure 1, the x-axis represents key business drivers, such as financial resources, the competitive environment, advertising expenditures, and demographic characteristics of business owners. Meanwhile, on the y-axis, we depict the business dynamics from initiation to growth.

Details of the notations used:

- "Od" represents Business Drivers.

- "Og" indicates Business Venture & Growth.

- "b1," "b2," and "b3" stand for different businesses.
- "e1," "e2," and "e3" denote the equilibrium points of businesses and drivers.
- The identity line represents the available resources in the business field.

In the figure, businesses b1, b2, and b3 originated from the same point but ended up in different areas. The arrow markers illustrated the existed gap between potential and actual resource utilization in the business field. Additionally, the decreased trend in each curve highlighted the occurrence of the law of diminishing marginal utility within business growth. Specifically, business b2 utilized a higher number of resources compared to b1 and b3, but its declined is also more significant compared to the other two. Meanwhile, business b3 used fewer resources than b2 and achieved greater growth than both b1 and b2. In the same vein, business b1 entered the market in the initial stage, utilizing fewer resources, and its growth felled between b2 and b3. The fluctuation among these firms were mainly attributed to the utilization of technological resources and the level of advertising costs incurred. Even though the benefited of advertising were realized later, the initial investment and reduction at the appropriate point becomes a significant challenge for businesses supported by SHGs (Self-Help Groups). The effective utilized of resources, adopted of technological support, and invested in advertisement during the initial stage, followed by their reduction in the growth stage, played a vital role in helped b3 reach its pinnacled point and succeed amidst prevailed competition.

The theory of business viability drawn from the results of the multiple regression analysis, which identified the significance of various factors in explained the variation in the type of businesses. This theory underscored the relationship of financial resources, competition, and advertising in shaping business viability. The model explained that businesses with higher advertisement costs are likely to be associated with certain types of businesses, and this effect was negative, suggested that higher advertising costs can lead to a decreased likelihood of engaged in these businesses. Lack of finance and heavy competition were positively associated with specific types of businesses, indicated that these factors increased the likelihood of engaging in such businesses. While some variables like educational qualification, family size, inadequate marketing strategy, and scarcity of raw materials do not reach conventional levels of statistical significance, they still exhibited trends, which the theory recognizes. For instance, the theory acknowledged the negative trend associated with educational qualification, suggesting that individuals with higher qualifications may be less likely to engaged in specific business types.

In light of the findings from this study, it is evident that the surveyed population's demographic and socio-economic characteristics, economic activities, and challenges in marketing their products or services are diverse and present both opportunities and challenges. The argument aligns with the conclusions of Binuomoyo (2018) and Swain and Wallentin (2009) indicating a positive and significant relationship between the productive utilization of microcredit and the poverty levels of the people. The data sheds light on various aspects that can inform strategies and policies aimed at enhancing economic well-being and addressing specific needs. The demographic analysis revealed a predominance of middle-aged individuals, significant representation of Scheduled Caste (SC) category, and a concerning majority with only a school-level education. Additionally, economic disparities, with a significant proportion of the population earning meager incomes, were highlighted. Similarly, Dhiman and Rani (2014) observed that these groups did not work well and earn good profits due to a lack of proper government support and knowledge of the market. These findings underscore the importance of tailored interventions to support this diverse group. The economic activities of Self-Help Group (SHG) members demonstrated a variety of livelihoods, with a substantial number engaged in full-time employment, indicative of economic stability. However, there were disparities in income levels, and some face challenges related to marketing their products or services. The regression analysis showed that factors like advertisement cost, lack of finance, and heavy competition significantly influenced the type of business individuals engage in. Advertisement cost negatively impacts the type of business, while lack of finance and heavy competition had a positive effect. Educational qualification and family size also demonstrated trends, though not statistically significant at the conventional level. Doss and Devi (2013) reported similar observations in their experiments. It is depicted that heavy competition was the main factor influencing the marketing problems of Self-Help Group's (SHGs) products.

Based on the study findings, the authors proposed the following recommendations to enhance and support women entrepreneurship.

- Develop educational and skill development programs to address the low levels of education and enhance the employability of the surveyed population, especially for those with only a school-level education.

- Implement financial inclusion initiatives to address the income disparities and financial constraints faced by individuals in the surveyed population.

- Provide support for affordable credit options and access to capital for entrepreneurship.

- Develop marketing support programs to address challenges related to advertisement costs and inadequate marketing strategies.

- Promote cost-effective marketing strategies that cater to the unique needs of different businesses.

- Provide business development and training programs to help individuals navigate competitive markets successfully and address challenges related to heavy competition.

Table 1.Household roster of the self help groups women

Indicators	Cluster/grouping	Frequency	% distribution
Age	Below 30	28	28.0
	Between 31 to 40	34	34.0
	Between 41 to 50	27	27.0
	50 and above	11	11.0
Cast	SC	47	47.0
	ST	10	10.0
	BC	22	22.0
	MBC	21	21.0
Education level	Illiterate	11	11.0
	School level	73	73.0
	Under Graduate	8	8.0
	Post Graduate	3	3.0
	Others	5	5.0
Family Size	1 and 2	35	35.0
	3 and 4	61	61.0
	Above 4	4	4.0
Monthly family income	Less than Rs.10,000	19	19.0
	Rs.10,001 to 15,000	48	48.0
	Rs.15,001 to 20,000	23	23.0
	Above Rs20,001	10	10.0

Source: Estimated from field survey data

Table 2. Economic and geographic analysis of self-help group members

Indicators	Cluster/grouping	Frequency	% distribution
Employment generation	6 to 10 days	5	5.0
	11 to 15 days	5	5.0
	16 to 20 days	25	25.0
	More than 20 days	65	65.0
Income generation	Less than Rs.1,000	2	2.0
	Rs.1,001 to 1,500	7	7.0
	Rs.1,501 to 2,000	17	17.0
	Rs.2,001 to 2,500	20	20.0
	Above Rs.2,501	54	54.0
Residence of SHG members	Urban	35	35.0
	Rural	65	65.0
Location of market	Local Area	73	73.0
	Other districts	27	27.0
	Other State	0	0.0
	Other Country	0	0.0

Source: Estimated from field survey data

Table 3. Economic activity and marketing challenges among SHG members

Variables and their attributes		Respondents	Per cent
Economic Activity	Sheep/Goat Rearing	13	13
	Maintenance of Milk Producing Animals	24	24
	Fruits/Flowers/ Vegetables cultivation	16	16
	Tailoring	24	24
	Petty Shop	9	9
	Tea Shop	3	3
	Hotel/Tiffin Centre	6	6
	Other activity	5	5
Marketing Problems	**Face any market related issues:**	**Yes (%)**	**No (%)**
	Advertisement Cost	71	29
	Shortage of Finance	89	11
	High Price	85	15
	Heavy Competition	76	24
	Exhibition Cost	76	24
	Inadequate Marketing Strategy	75	25
	Shortage of Raw Material	73	27

Source: Estimated from field survey data

Table 4. Regression coefficients and collinearity statistics for predictors of business type

Coefficients	B	Std. Error	t	Collinearity Statistics	
				Tolerance	VIF
(Constant)	2.167	0.954	2.271**		
Advertisement cost	-1.25	0.586	-2.135**	0.454	2.203
Educational Qualification	-0.473	0.241	-1.965**	0.759	1.317
Family Size	0.265	0.138	1.925*	0.934	1.071
Lack of Finance	1.639	0.736	2.226**	0.604	1.656
Heavy Competition	1.442	0.575	2.51***	0.532	1.879
Inadequate Marketing Strategy	0.808	0.455	1.774*	0.825	1.212
Scarcity of Raw Materials	-1.336	0.606	-2.205**	0.479	2.09

*, ** & *** Significant at 10%, 5% & 1% level of significance
Dependent Variable: Type of Business

• Support entrepreneurship and micro-enterprises in expanding their market reach beyond local areas.

• Assess and address issues related to the scarcity of raw materials for businesses that rely on them.

• Develop tailored interventions and policies to address the distinct challenges and needs of middle-aged individuals, Scheduled Caste (SC) category, and various educational backgrounds within the surveyed population.

• Conduct further research to explore the sustainability and income levels of various economic activities to inform targeted interventions.

This study offers important insights into the people surveyed, their businesses, and the marketing difficulties they face. To improve the economic well-being of this diverse group, policymakers and organizations should consider these recommendations and design interventions that fit their unique needs.

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