An Overview of Self-Help Groups in Palghar District

Prachi Lad[1], Dr. Shobha Menon[2]
[1]*Research, Scholar, University of Mumbai.*
[2]*University of Mumbai*

***Abstract*—Self-Help Groups (SHGs) play a vital role in decentralized rural enterprise creation by enabling community-led production, local employment, skill innovation, and market-linked entrepreneurship in Palghar District, Maharashtra. While many SHGs actively engage in product-based ventures, there is a need to systematically examine market demand dynamics and the extent of product innovation within these group-led enterprises. The present study focuses on product-centric SHG units across multiple blocks of Palghar, utilizing secondary data drawn from approximately 40–45 registered and functional SHGs. The dataset captures product categories, raw material usage, frequency of production cycles, packaging approaches, sales channels, consumer reach, demand responsiveness, and innovation patterns in product design, processing, and marketing.**

The study adopts a market-demand assessment lens, evaluating product acceptance, customer repeat-purchase behaviour, competitive visibility, innovation in offerings, product differentiation, and adaptability to local buyer needs. Initial insights suggest that SHGs dealing in processed foods, indigenous craft, household utilities, and locally sourced handmade products demonstrate moderate to high demand traction, particularly when innovation is applied in product features, design, and value-addition. However, structural constraints such as limited branding penetration, discontinuous supply cycles, unorganized pricing strategies, and restricted market linkages slow large-scale diffusion of SHG products. The study is expected to provide input for strengthening demand-driven product innovation models and optimizing SHG market link efficiency.

***Index Terms*—SHG, Product and innovation, Palghar district.**

I. INTRODUCTION

Self-Help Groups (SHGs) have emerged as a powerful mechanism for fostering socio-economic empowerment, especially among women and marginalized communities in rural India. In districts like Palghar, where tribal populations, agricultural dependency, and limited industrial presence shape the economic landscape, SHGs play a transformative role in promoting livelihood opportunities. Through collective savings, microcredit access, and community-based decision-making, SHGs have enabled individuals to participate in income-generating activities, improve household stability, and enhance their overall quality of life. Their increasing engagement in production, value addition, and micro-enterprises underscores their growing influence on local economic systems.

Palghar district, with its diverse socio-cultural composition and varying levels of resource accessibility across talukas, offers a unique environment for studying SHG-led enterprises. The district's SHGs are active in multiple product categories such as agro-based goods, food processing, tailoring, handicrafts, fisheries, and micro-retail ventures. These activities not only reflect local skills and available natural resources but also highlight the adaptability and creativity of SHG members in identifying viable livelihood avenues. Despite this diversity, the growth and sustainability of SHG enterprises depend significantly on understanding consumer demand, market trends, and product preferences, which vary widely across rural and semi-urban markets.

Market demand assessment is crucial for enabling SHG enterprises to align their products with consumer needs, enhance competitiveness, and expand their market reach. Many SHG-led ventures face challenges such as limited marketing exposure, poor market linkages, and inadequate knowledge of branding or packaging. These constraints often hinder their ability to penetrate local and regional markets effectively. At the same time, the increasing interest of consumers in natural, handmade, and locally sourced products

presents opportunities for SHGs to innovate and upgrade their offerings. Product innovation, whether in design, quality, packaging, or value addition, plays a central role in strengthening the commercial viability and long-term sustainability of SHG enterprises.

Therefore, studying market demand and product innovation in SHG-led enterprises of Palghar district becomes essential for understanding the dynamics shaping their growth potential. This research aims to explore the types of products produced by SHGs, analyze consumer preferences, identify gaps in current product offerings, and assess the extent to which SHGs adopt innovative practices. The findings of the study are expected to provide valuable insights for policymakers, development agencies, and SHG federations in enhancing capacity-building initiatives, improving market linkages, and designing targeted interventions to strengthen SHG-led entrepreneurship in Palghar. Ultimately, such efforts can contribute meaningfully to rural development, women's empowerment, and sustainable livelihoods in the district.

II. REVIEW OF LITERATURE

Chakraborty, et.al (2022), In the research titled "Vulnerability of Self-Help Groups in Marketing their Products – Identification of the Key Factors for Enhanced Market Reach and Profitability" The study concludes that the marketing vulnerability of SHG products arises primarily from weak market linkages, inadequate branding, and limited understanding of consumer needs. It highlights that strengthening market reach requires targeted interventions such as capacity-building in marketing skills, improved product packaging, and access to formal marketplaces. By identifying key factors that influence profitability, the study emphasizes the need for structured support systems, better institutional coordination, and the creation of sustainable value chains to enhance the long-term market performance of SHG enterprises.

Fazalbhoy & Gochhait (2025), In the research titled "The Role of Self-help Groups (SHGs) in Business Growth of Indian Nascent Women Entrepreneurs: During the Pandemic Period" This research concludes that SHGs play a crucial role in supporting the business growth of nascent women entrepreneurs, especially during challenging periods like the pandemic. Participation in SHGs not only provides financial support but also enhances confidence, networking ability, and business knowledge. The study emphasizes that SHGs act as a strong social and economic support system, enabling women to overcome market disruptions. It ultimately asserts that strengthening SHG frameworks can significantly improve women-led entrepreneurial resilience and sustainability.

Shrivastava & Agrawal (2025), In the research titled "Innovative Livelihood Strategies for SHGs: A Pathway to Sustainable Rural Development" The study concludes that innovative livelihood strategies adopted by SHGs significantly contribute to rural development by improving income stability, skill enhancement, and resource utilization. It stresses that innovation, whether in product development, diversification, or adopting new technologies, enables SHGs to adapt to changing market conditions. The authors highlight that sustained training, government support, and entrepreneurial guidance are essential to scale these innovations. Overall, the paper reaffirms the importance of SHGs as engines of inclusive and sustainable rural growth.

Alva & Thantry (2024), In the research titled "Rural Entrepreneurship and Inclusive Growth of Self-Help Group Members" This study concludes that SHGs have a profound impact on rural entrepreneurship, fostering inclusive growth by empowering members economically and socially. SHG participation enhances entrepreneurial intentions, improves financial literacy, and promotes collaborative decision-making. The findings suggest that the growth of SHG-led enterprises is closely linked to access to credit, market opportunities, and continuous skill development. The authors assert that strengthening SHG ecosystems can significantly accelerate rural economic development and uplift disadvantaged communities.

Thyagarajan et.al (2019), In the research titled "Retailing of Self-help Group (SHG) Products in India" The study concludes that retailing of SHG products in India faces several structural challenges such as lack of organized retail channels, inconsistent product quality, and limited customer awareness. Despite the strong potential of SHG-made goods, inadequate market exposure restricts their commercial success. The authors recommend establishing dedicated retail outlets, strengthening supply chains, and improving marketing strategies to enhance

visibility and sales. The study reinforces that with better institutional support, SHG products can achieve stronger market competitiveness.

Krishnaveni & Haridas (2013), In the research titled "SHGs and its Marketing Problems" This research concludes that SHGs encounter significant marketing problems, including poor packaging standards, insufficient branding efforts, and inadequate promotional activities. These limitations reduce their ability to compete in mainstream markets. The study emphasizes the need for marketing training, improved product design, and stronger institutional assistance to expand SHG market presence. Overall, it highlights that addressing these barriers can substantially enhance the sustainability and profitability of SHG-led enterprises in regions like Coimbatore.

Research Gap

A review of the existing literature reveals that while numerous studies have examined SHG participation, livelihood strategies, marketing challenges, and the role of SHGs in women's entrepreneurship, there remains a significant research gap concerning the integration of market demand analysis with product innovation specifically within SHG-led enterprises at the district level, such as Palghar. Most studies focus broadly on marketing problems, women's empowerment, or rural entrepreneurship, but they do not delve deeply into how SHGs identify consumer preferences, adapt products based on changing market needs, or innovate in design, packaging, and value addition to enhance competitiveness. Further, region-specific studies assessing product categories, market dynamics, and the innovation capacity of SHGs remain limited. This gap highlights the need for a focused investigation that connects market demand, product diversification, innovation practices, and commercial sustainability in SHG enterprises, especially in tribal and resource-dependent areas like Palghar district.

III. RESEARCH METHODOLOGY

The present study adopts a descriptive research design based on secondary data collected from 50 Self-Help Groups (SHGs) across various talukas of Palghar district. The methodology involves systematic compilation of SHG-related information from government records, MSRLM sources, and verified community datasets. The collected data includes SHG names, taluka-wise distribution, major product categories, and enterprise activities, enabling a structured assessment of market demand and product innovation trends. The study uses classification, tabulation, and descriptive statistical techniques to analyze patterns in SHG distribution, product diversification, and the prevalence of innovation-oriented groups. This methodological framework helps in understanding the market orientation of SHGs, identifying product strengths, and evaluating how effectively SHGs are responding to consumer needs and local resource availability.

SHG_Name	Taluka	Major_Product_Group
Sai Mahila Bachat Gat	Palghar	Savings & Credit Activities
Shivshakti Mahila SHG	Palghar	Tailoring & Apparel
Maa Jagdamba SHG	Palghar	Food Processing
Vithai Mahila Bachat Gat	Palghar	Dairy & Animal Husbandry
Omkar Gramin SHG	Palghar	Agro-based / Forest Produce
Jijamata Mahila SHG	Vasai	Tailoring & Apparel
Saraswati Mahila Bachat Gat	Vasai	Food Processing
Samruddhi SHG	Vasai	Retail & Micro-Enterprise
Aadarsh Gramin Mahila SHG	Vasai	Retail & Micro-Enterprise
Mangal Murti SHG	Vasai	Dairy & Animal Husbandry
Sangam Mahila Bachat Gat	Dahanu	Fisheries & Fish Processing
Matruchhaya SHG	Dahanu	Agro-based / Forest Produce

Navjyoti Mahila Bachat Gat	Dahanu	Food Processing
Sharda Mahila SHG	Dahanu	Tailoring & Apparel
Nirmal Jivan SHG	Boisar	Retail & Micro-Enterprise
Savitribai Phule Mahila Gat	Boisar	Tailoring & Apparel
Vaibhav Laxmi SHG	Boisar	Savings & Credit Activities
Jagruti Mahila SHG	Boisar	Tailoring & Apparel
Sampada Gramin SHG	Boisar	Agro-based / Forest Produce
Ujjwal Mahila Bachat Gat	Boisar	Fisheries & Fish Processing
Sahyadri Gramin SHG	Jawhar	Agro-based / Forest Produce
Tarapur Mahila Udyog Gat	Boisar	Food Processing
Warli Kala Mahila Gat	Vikramgad	Handicrafts & Jewellery
Adivasi Mahila Vikas Gat	Vikramgad	Agro-based / Forest Produce
Dahanu Matsya Mahila SHG	Dahanu	Fisheries & Fish Processing
Boisar Dairy Mahila Gat	Boisar	Dairy & Animal Husbandry
Kelva Beach Food SHG	Palghar	Food Processing
Vasai Masala Mahila Gat	Vasai	Food Processing
Nalasopara Papad Udyog SHG	Nalasopara	Food Processing
Virar Tailoring Mahila Gat	Virar	Tailoring & Apparel
Jawhar Honey Producers SHG	Jawhar	Agro-based / Forest Produce
Mokhada Lac Handicraft SHG	Mokhada	Handicrafts & Jewellery
Wada Organic Farming SHG	Wada	Agro-based / Forest Produce
Vikramgad Bamboo Craft SHG	Vikramgad	Handicrafts & Jewellery
Saphale Fish Processing SHG	Palghar	Fisheries & Fish Processing
Talasari Cashew Processing SHG	Talasari	Other / Miscellaneous
Amboli Agro Products SHG	Palghar	Agro-based / Forest Produce
Koshimbe Vegetable Growers SHG	Palghar	Agro-based / Forest Produce
Khanivali Rice Mill SHG	Dahanu	Other / Miscellaneous
Dapchari Fruit Processing SHG	Wada	Other / Miscellaneous
Kudus Dairy and Ghee SHG	Boisar	Dairy & Animal Husbandry
Kudavali Readymade Garments SHG	Boisar	Tailoring & Apparel
Khanivadi Bakery Products SHG	Palghar	Other / Miscellaneous
Kelghar Herbal Products SHG	Dahanu	Other / Miscellaneous
Ranoli Pickles & Papad SHG	Vikramgad	Food Processing
Zai Coir & Rope SHG	Wada	Other / Miscellaneous
Kondgaon Warli Painting SHG	Palghar	Other / Miscellaneous
Kinavli Seed Bank Mahila SHG	Palghar	Other / Miscellaneous

Mahagaon Poultry SHG	Palghar	Other / Miscellaneous
Dhanlaxmi Mahila Bachat gat	Navapur	Handicrafts & Jewellery

Source: TDCC BANK

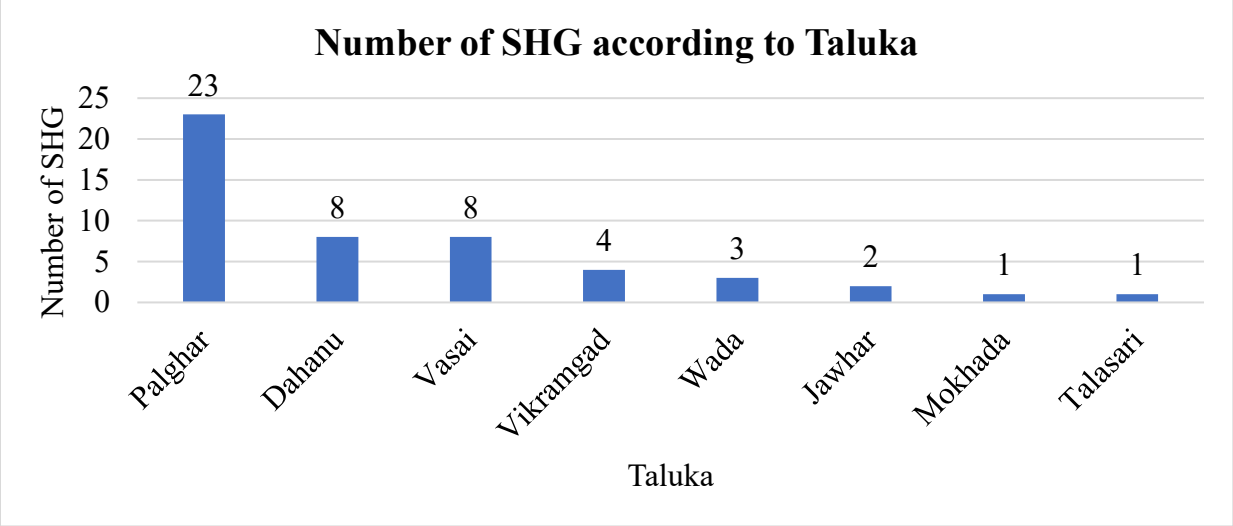
Data Analysis

Objective 1 To Study the distribution of secondary data of Self-Help Groups (SHGs) in Palghar district.

Taluka	Number of SHG
Palghar	23
Dahanu	8
Vasai	8
Vikramgad	4
Wada	3
Jawhar	2
Mokhada	1
Talasari	1
Total	50

Source: TDCC BANK

The secondary data on Self-Help Groups (SHGs) in Palghar district reveals an uneven distribution of SHG presence across its talukas, highlighting variations in community mobilization and local development engagement. Palghar taluka shows the highest concentration with 23 SHGs, accounting for nearly half of all groups in the district, indicating stronger institutional networks and possibly better access to support systems. Dahanu and Vasai follow with 8 SHGs each, reflecting moderate levels of SHG activity. The remaining talukas, Vikramgad (4), Wada (3), Jawhar (2), Mokhada (1), and Talasari (1), have relatively fewer SHGs, suggesting limited outreach, geographical challenges, or lower awareness and participation in SHG formation. Overall, the distribution pattern underscores the need for targeted interventions and capacity-building efforts in low-SHG regions to ensure balanced socio-economic development across Palghar district.

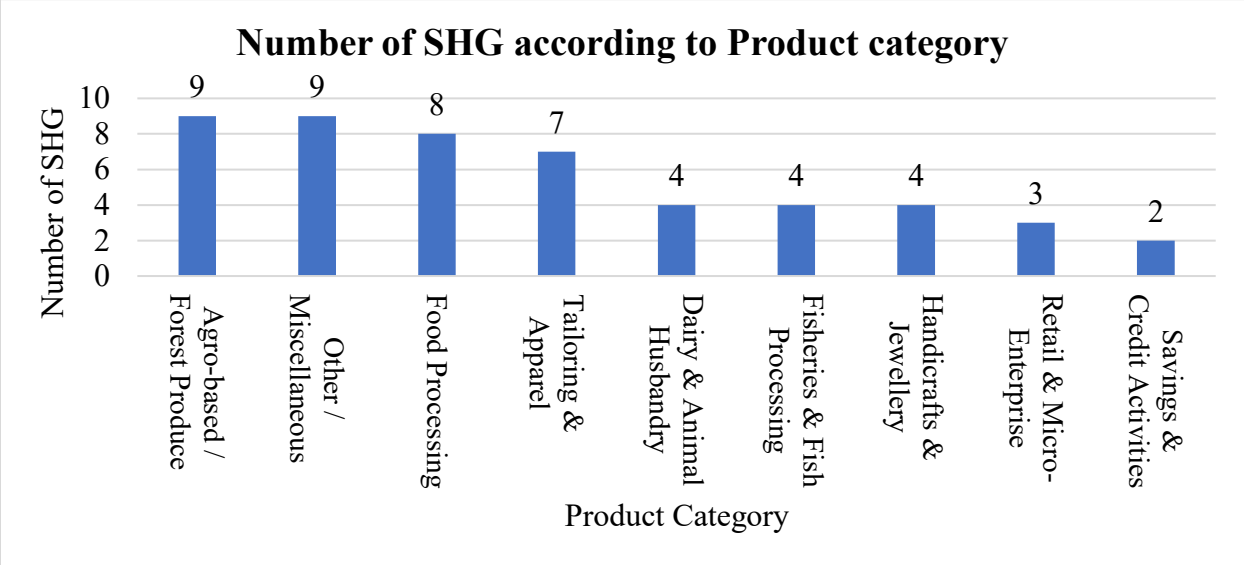


Objective 2 To Study the distribution of products category of Self-Help Groups (SHGs) in Palghar district.

Product Category	Number of SHG
Agro-based / Forest Produce	9
Other / Miscellaneous	9
Food Processing	8
Tailoring & Apparel	7
Dairy & Animal Husbandry	4
Fisheries & Fish Processing	4
Handicrafts & Jewellery	4
Retail & Micro-Enterprise	3
Savings & Credit Activities	2
Total	50

Source: TDCC BANK

The distribution of product categories among Self-Help Groups (SHGs) in Palghar district reflects a diverse range of economic activities, indicating the multifaceted nature of women-led and community-driven enterprise development. Agro-based and forest-produce activities, along with miscellaneous categories, each account for the highest share (9 SHGs), highlighting the district's reliance on natural resources and flexible livelihood options. Food processing (8 SHGs) and tailoring & apparel (7 SHGs) also show strong representation, suggesting growing skills in value addition and home-based production. Sectors such as dairy & animal husbandry, fisheries & fish processing, and handicrafts & jewellery, each represented by 4 SHGs, demonstrate moderate engagement in traditional and local crafts. Retail and micro-enterprise (3 SHGs) and savings & credit activities (2 SHGs) form the smaller segments, indicating selective participation in entrepreneurial and financial activities. Overall, the product category distribution showcases the economic diversity of SHGs in Palghar, with significant potential for skill enhancement, value chain integration, and market expansion.



IV. CONCLUSION

The study concludes that SHG-led enterprises in Palghar district exhibit substantial diversity in product categories, reflecting the region's resource base, cultural practices, and livelihood traditions. While certain talukas like Palghar, Vasai, and Dahanu demonstrate stronger SHG presence and enterprise activity, others show limited engagement, highlighting disparities in outreach and developmental support. Product categories such as agro-based goods, food processing, tailoring, and handicrafts show significant potential for market expansion, especially when innovation in packaging, design, and value addition is incorporated. However, gaps in branding, market linkages, and structured marketing training continue to constrain the commercial growth of many SHGs. Strengthening market demand understanding, enhancing skill development initiatives, and promoting product innovation can create more sustainable and competitive SHG enterprises across the district.

BIBLIOGRAPHY

[1] Chakraborty, A., Kumar, N., Kaur, G., Kathuria, G. & Chakraborty, D. (2022). Vulnerability of Self-Help Groups in Marketing their Products – Identification of the Key Factors for Enhanced Market Reach and Profitability. Indian Journal of Agricultural Economics, 77(1). ISAE India+1

[2] Fazalbhoy, S. & Gochhait, S. (2025). The Role of Self-help Groups (SHGs) in Business Growth of Indian Nascent Women Entrepreneurs: During the Pandemic Period. Journal of Women's Entrepreneurship and Education. ResearchGate

[3] Shrivastava, G. D. & Agrawal, M. (2025). Innovative Livelihood Strategies for SHGs: A Pathway to Sustainable Rural Development.

International Journal of Creative Research Thoughts (IJCRT), Volume 13, Issue 5. IJCRT

[4] Alva, V. K. & Thantry Dsa, K. (2024). Rural Entrepreneurship and Inclusive Growth of Self-Help Group Members. EPRA International Journal of Multidisciplinary Research (IJMR), 10(7). EPRA Journals

[5] Thyagarajan, S., Nambirajan, T. & Chandirasekaran, G. (2019). Retailing of Self-help Group (SHG) Products in India. Journal of Applied Business and Economics, 21(5). articlearchives.co

[6] Krishnaveni, V. & Haridas, R. (2013). SHGs and its Marketing Problems. Global Journal of Human Social Science (GJHSS), examining issues like poor packaging, lack of branding/marketing, limited resources for SHGs in Coimbatore district. globaljournals.org

[7] "Marketing Problems of Self-Help Groups: An Analysis on …" (2021 or so). (Exact title truncated in the PDF) , this study analyses constraints across product quality, packaging, labeling, pricing and distribution faced by SHG goods. jctindia.org

[8] "The marketing pattern of produce by SHGs, and constraint …" (2024). This paper investigates marketing patterns, distribution channels and challenges faced by SHG products in a rural area of Chhattisgarh. Extension Journal

[9] "The Role of Self-Help Groups (SHGs) in Promoting Atma-Nirbhar Bharat" , a 2020 study exploring the potential of SHGs to contribute to rural economy and sustainable livelihoods via entrepreneurship and marketing support. digitalcommons.du.edu

[10] A Consultancy Report by Maharashtra State Rural Livelihoods Mission (MSRLM). While not strictly a journal article, the report (on institutional assessment of SHGs, federations and livelihood collectives) provides useful context and insights for SHG-based enterprise and market linkage studies in Maharashtra (relevant to Palghar).