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FROM SELF-HELP TO SELF-RELIANCE: EMPOWERING WOMEN ENTREPRENEURS THROUGH SHGs IN SOUTHERN DISTRICTS OF TAMIL NADU

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ABSTRACT

The present study focuses on the role of Self-Help Groups (SHGs) in the promotion of an entrepreneurial career for women and in the process of moving towards self-reliance through self-help in the selected southern districts of Tamil Nadu. The study centers on financial assistance available through SHGs, enhancement of business skills of women entrepreneurs and the significant problems faced in building and sustaining their business. The study was done among the Women Entrepreneurs of five districts such as Madurai, Ramanathapuram, Sivaganga, Thoothukudi and Virudhunagar, with 50 respondents. The women entrepreneurs who were members of the SHG and experienced in availing SHG support for their entrepreneurial activities were selected by purposive sampling. The results show that Easy Access to SHG Credit has the highest mean score of 74.72, followed by the Availability of SHG Loans with a mean score of 69.33 and Flexible Repayment Facility with a mean score of 62.00. Based on the reliability analysis, the Cronbach's Alpha value of the 20 items was 0.876, which is a high level of internal consistency. The Chi-Square results indicate significant associations between the educational qualification and financial support provided by SHGs, years of entrepreneurial experience and financial skill development, and years of SHG membership and financial support. The ANOVA results also show significant differences in financial management, marketing and sales, and communication and negotiation skills among the groups, but there are no significant differences in record-keeping and digital business skills. The study further reveals that there is a positive correlationand significant relationship between financial difficulties and lack of market access ($r = 0.586$, $p = 0.000$). Overall, the results have shown that SHGs offer significant financial and entrepreneurial support to women entrepreneurs and continued training; digital learning, marketing support, mentoring, business guidance and institutional support are needed to build the sustainable self-reliance and entrepreneurial development of women entrepreneurs.

KEYWORDS: SHGs, Women Entrepreneurs, Financial Support, Business Skills, Self-Reliance.

INTRODUCTION

Empowerment and economic independence of women are key tenets of sustainable global development. Rural women and women in marginalised communities in many developing and emerging economies suffer from severe socio-economic constraints, limited access to financial resources, lower educational status and entrenched patriarchal norms. The Self-help Group (SHG) is a new grassroots instrument, a small voluntary organisation of 10-20 people, mainly women, of equal socio-economic status that has shown a tremendous potential to overcome such systemic obstacles. Although these elements have become increasingly important in rural areas, Women are faced with a distinctive set of difficulties that impede their entrepreneurial journey. These difficulties are due to. The social, cultural, economic and other factors are in a complex state of interplay. Institutionalbarriers. Restrictions on these can markedly limit their Restrictions on their ability to take full part in economic activity and their access to jobs. Access to key resources and networks (Vidya Kishan Alva & Kusum Thantry DSA 2025)

SHGs are initially established around micro-savings and micro-credit mechanisms, which promote regular savings among members. With time, these groups develop into dynamic platforms for women's entrepreneurship and not just for financial pooling. Group dynamics, peer support, and institutional credit linkages (SHG-Bank Linkage program) enable members to move from being simple welfare beneficiaries (self-help) to self-reliant business owners who earn household income (self-reliance).Microfinance and Self-Help Groups (SHGs) have gained significant support from various developing countries as a powerful tool to combat poverty and enhance gender equality (Garikipati, 2012).It has been widely embraced as effective programmes to empower individuals, especially women, through financial services, resources and skills development. (Pandhare et al., 2024)

SHG activities enable groups to generate income through entrepreneurial activities such as agricultural processing, handicrafts, local retailing, and small-scale manufacturing, which contribute to improved social status, greater autonomy in decision-making, and increased household financial stability, thus promoting inclusive economic growth.It also highlights its social and economic impact as women engage in productive and financial participation in the family and the progressive development of women, and the importance of SHG's. (Kapoor, 2019)Two important resources, namely manpower and finance, can be important sources through SHGs. The members contribute to a common fund to be tapped for savings; interest is accrued on loans made from the common fund, and the members may get grants or gifts from other sources. When they save enough, they can go to banks for loans, typically one to four times their savings.(Usmani & Anees, 2024)

LITERATURE REVIEW

Entrepreneurship is viewed as one of the most important components of economic development of the society. Entrepreneurs are seen as the spark for the start-up and development of business. Sustaining socio-economic development. Women entrepreneurship has a recently introduced in the Indian scenario. Women are informed about their rights and situation and have taken to various fields of business. They have been able to start their own enterprises. They are contributing towards the growth of the economy and improvement of their socio-economic conditions. Women empowerment has been given greater emphasis by the Government of India. Several schemes for upliftment of women entrepreneurs have been put in place in the country. In India, the literacy rate of women has risen which has led to an increase in the women workforce ratio in the country. In some states of India, the women in the villages have been a blessing in disguise with the advent of Self Help Groups (SHGs) (Singh, 2012)Skill development also showed a significant and positive impact, underscoring the importance of practical training, knowledge sharing and capacity-building programmes to provide the skills needed for business creation and running by SHG members. Comparatively, economic enablement also showed a positive and meaningful association with entrepreneurship development, though the effect was found to be less. This indicates that credit; microfinance and other economic support mechanisms were still a

critical enabling factor for entrepreneurship, although this was most effective when combined with other psychological and skill-based interventions.(Bhaskar & Sangeeta, 2025). It is presumed that the increase in participation in Self-Help Groups (SHGs) will lead to improved education in the rural areas. The primary goal of persons joining SHGs, even though the motivations differ from person to person, is the attainment of a better quality of life. Women in SHGs have undergone social, familial (role and rights in a family), economic, and technical empowerment with respect to skills and knowledge in different economic activities. However, because of a lack of funds and production skills, people only manage to produce for their survival; they cannot do any income-generating activities. (Paramasivam, 2022)Kancheepuram District is one of the Historical districts of Tamilnadu. Welcome to the city of a thousand temples. Kancheepuram district is situated in North Eastern coast of Tamil Nadu. It is adjoining the Bay of Bengal and Chennai city and surrounded by the Vellore and Thiruvallur district to the west, Chennai district and Thiruvannamalai district to the north, Villuppuram district to the south and the Bay of Bangal to the east. The geographical area of the whole district is 4,43,210 and coast line is 57Kms. Kancheepuram, the temple town, is the district headquarters. For administrative reasons, the District has been divided into 3 Revenue Divisions comprising of 8 Taluks with 1214 Revenue villages. It has been divided into 13 Development Blocks headed by 648 Village Panchayats for development..(LokeswaraChoudary&Chitra, 2012)

STATEMENT OF THE PROBLEM

In the southern districts of Tamil Nadu, women's entrepreneurship has been identified as a significant initiative towards enhancing income of families, job creation, and economic development of the area. Self-Help Groups (SHGs) have provided an opportunity for women to mobilise savings, get small loans, build up skills and gain a start in income generation. However, the transition from group financial support to independent and sustainable entrepreneurship is still a great challenge. Even women entrepreneurs are facing limited access to wider markets, lack of technological exposure, and lack of business knowledge, inadequate working capital and uncertainty in handling growing businesses. Sometimes, the financial access gained from SHG participation does not result in related changes in business expansion, decision-making power, income stability and long-term self-reliance. However, the situation can also vary between the southern districts due to differences in economic conditions, institutional support, entrepreneurial awareness, market access and the number of training facilities. Hence, it is important to explore whether the SHGs are really making any tangible difference in the lives of women to make them self-reliant and confident entrepreneurs.

SCOPE OF THE STUDY

This study emphasises the role of Self Help Groups (SHGs) in empowering women entrepreneurs in selected southern districts of Tamilnadu. The study was conducted in Madurai, Ramanathapuram, Sivaganga,Thoothukudi, and Virudhunagar districts; randomly selected 50 women entrepreneurs were studied out of which 55 in each district were taken. This study, therefore, covers 250 respondents. It discusses the financial assistance given by SHGs, enhancement of business skills, and the major problems faced by women entrepreneurs. The study also takes into account the impact of the participation of the women in SHGs on women's financial independence, confidence, business management, and self-reliance. Special focus is paid to the availability of SHG loans, saving habits, financial education, entrepreneurship training, market information, bookkeeping, e-business skills and entrepreneurial decision-making. The study also determines some of the problems encountered in finance, training, market access, technology, competition and institutional support. The study represents the five districts of the South Region in equal proportion, which will give a comparative idea about the role played by SHGs in the entrepreneurial development of women. The results are expected to be of value to the SHGs, financial institutions, government and organisations involved in women entrepreneurship development.

RESEARCH GAP

While there are several studies that have investigated the relationship between Self Help Groups (SHGs) and various other issues relating to women's savings, access to credit, financial inclusion and household economic situation, a relatively small amount of research has focused on their contribution to entrepreneurial autonomy of women. To date, there has been a lack of studies that have managed to combine the three key aspects of SHG participation: financial support, enhancement of business skills and difficulties encountered by women entrepreneurs. Specifically, little is known about whether financial support given by SHGs includes enhancement of practical skills like financial management, marketing, communication, record keeping, and digitisation of businesses. Moreover, the financial, market, technological, training and institutional issues may remain as challenges for the women entrepreneurs even after they become members of SHGs. Likewise, there is a lack of evidence at the district level on the various entrepreneurial journeys of women in the southern districts of Tamil Nadu. In this context, the present study aims to address this research gap by analysing the sources of financial assistance availed by the SHGs, evaluating the business skill improvement among women entrepreneurs and identifying the major challenges and problems faced by the women entrepreneurs in selected districts of the south in Tamil Nadu. The study aims to give a holistic picture of the way in which SHGs can shift the focus of women entrepreneurs from self-help to sustainable self-reliance.

RESEARCH OBJECTIVES

RO1: To examine the Financial Support provided by SHGs to women Entrepreneurs.
RO2: To assess the improvement in business skills among women entrepreneurs through SHGs.
RO3: To identify the major challenges and problems faced by women entrepreneurs through SHGs.

HYPOTHESIS

The following hypotheses are used in this study.

- There is a significant relationship between Educational Qualification and Financial Support from SHGs.
- There is a significant relationship between years of entrepreneurial experience and business skill development.
- There is a significant relationship between years of SHG membership and Access to Financial Support

METHODOLOGY

The number of women entrepreneurs involved in the study is 250 women entrepreneurs from five selected districts in the south of Tamilnadu. Each district has 50 respondents selected, thus achieving equal representation across all the districts selected. The respondents are women entrepreneurs who have membership and/or active participation in SHGs and have had experience in availing SHG support for their entrepreneurship. The respondents of the study is selected through a purposive sampling technique. Women entrepreneurs from the SHG who are directly involved in business activities and financial support are selected purposively, as they have firsthand experience of the financial support, training, business development and challenges faced by the SHG. The selected Self-Help Groups and relevant local networks are reached in the five districts. To ensure equal representation, 50 respondents are sampled in each district. This technique is suitable because the study involves participants having the special knowledge and experience related to the study objectives. The chosen respondents share their experiences on financial assistance obtained from SHGs, enhancement of entrepreneurship and business skills and problems faced in utilising the financial support of SHGs for sustainable self-reliance.

Table 1
Sample Distribution

S. No.	Selected District	Number of Respondents	Percentage
1	Madurai	50	20
2	Ramanathapuram	50	20

3	Sivaganga	50	20
4	Thoothukudi	50	20
5	Virudhunagar	50	20
Total		**250**	**100**

Source: Primary Data

There are five southern districts in Tamil Nadu that were selected for the study, and the distribution of women entrepreneurs is shown in the table below. A total of 50 respondents (20%) have been taken from each of the districts – Madurai, Ramanathapuram, Sivaganga, Thoothukudi, and Virudhunagar. The equal allocation brings about the balanced representation of the women entrepreneurs in the selected districts and does not lead to overrepresentation of any district.

Table 2
Data Analysis

Demographic Profile of the Respondents	Variable	No. of. Respondents	Percentage
Age	Up to 24 Years	25	10
	25-35 Years	**80**	**32**
	36-45 Years	70	28
	46-55 Years	50	20
	Above 55 Years	25	10
Qualification	School Level	20	8
	UG	**85**	**34**
	PG	80	32
	Others	45	18
	Illiterate	20	8
Marital Status	Unmarried	40	16
	Married	**175**	**70**
	Widowed	25	10
	Divorced	10	4
District	Madurai	50	20
	Ramanathapuram	50	20
	Sivaganga	50	20
	Thoothukudi	50	20
	Virudhunagar	50	20
Types of Business	Manufacturing	85	34
	Trading	75	30
	Service	**90**	**36**
Entrepreneurial Experience	Below 2 Years	35	14
	2-5 Years	**85**	**34**
	6-10 Years	80	32
	Above 10 Years	50	20
Years of SHG Membership	Below 2 Years	45	18
	2-4 Years	**120**	**48**
	Above 4 Years	85	34
Total		**250**	**100**

Source: Primary Data

- Age: Most respondents (32%) belong to the 25–35 years age group.
- Educational Qualification: The highest proportion of respondents (34%) are Undergraduates.
- Marital Status: The largest proportion of respondents (70%) are married.

- District: Each selected district has an equal and highest representation of 20%.
- Type of Business: Most respondents (36%) are engaged in Service businesses.
- Entrepreneurial Experience: The highest proportion of respondents (34%) have 2–5 years of experience.
- SHG Membership: The largest proportion of respondents (48%) have more than 2-4 years of SHG membership.

Table 3
Reliability Statistics

Cronbach's Alpha	No. of Items
0.876	**20**

The Cronbach's Alpha value of **0.876** indicates a **high level of internal consistency** among the 20 items. Hence, the questionnaire can be considered reliable for further analysis.

Table 4
Financial Support Provided by SHGs

S. No.	Factors	Mean Score	Rank
1	Availability of SHG Loans	69.33	**II**
2	Adequacy of Financial Assistance	57.50	**IV**
3	Easy Access to SHG Credit	74.72	**I**
4	Affordable Interest Rate	53.67	**V**
5	Flexible Repayment Facility	62.00	**III**
6	Financial Guidance from SHG	48.00	**VI**
7	Speed of Loan Approval	44.00	**VII**

Source: Primary Data

The table reveals thatEasy Access to SHG Credit secured the first rank with the highest mean score of 74.72, indicating that respondents consider easy credit access as the most important financial support provided by SHGs. Availability of SHG Loans secured the second rank with a mean score of 69.33, followed by Flexible Repayment Facility, which obtained the third rank with a mean score of 62.00**.** Adequacy of Financial Assistanceranked fourth with a mean score of 57.50, while Affordable Interest Rate occupied the fifth rank with a mean score of 53.67.Financial Guidance from SHG secured the sixth rank with a mean score of 48.00. Finally, Speed of Loan Approval received the seventh rank with the lowest mean score of 44.00. Overall, the findings indicate that women entrepreneurs perceive accessibility and availability of SHG credit as the most important forms of financial support.

Table 5
Chi-Square Test

S. No.	Particulars	Value	Df	Asym. Sig. (2-Sided)	Result (P<0.05)
1	Educational Qualification and Financial Support from SHGs	31.672	16	.000	**Rejected**
2	Years of Entrepreneurial Experience and Business Skill Development	39.846	12	.000	**Rejected**
3	Years of SHG Membership and Access to Financial Support	26.415	8	.001	**Rejected**

Source: Computed Data

The results show that all three p-values are less than 0.05. Therefore, the null hypotheses are rejectedin all three cases. This indicates that there is a significant association between educational qualification and financial support, entrepreneurial experience and business skill development, and SHG membership duration and access to financial support among the women entrepreneurs.

Table 6
Improving Business Skills through SHGs

S. No.	Variable Code	Description
1	BS1	Improvement in financial management skills
2	BS2	Improvement in marketing and sales skills
3	BS3	Improvement in record-keeping skills
4	BS4	Improvement in communication and negotiation skills
5	BS5	Improvement in digital business skills

Table 7
ANOVA

Business Skill	Source of Variation	Sum of Squares	df	Mean	F-value	P-value	Sig.
BS1 – Financial Management Skills	Between Groups	4.860	4	1.215	3.742	0.006	**Significant**
	Within Groups	79.565	245	0.325			
	Total	84.425	249				
BS2 – Marketing and Sales Skills	Between Groups	3.925	4	0.981	2.864	0.024	**Significant**
	Within Groups	83.875	245	0.342			
	Total	87.800	249				
BS3 – Record-Keeping Skills	Between Groups	2.315	4	0.579	1.744	0.140	**Not Significant**
	Within Groups	81.365	245	0.332			
	Total	83.680	249				
BS4 – Communication and Negotiation Skills	Between Groups	5.240	4	1.310	4.018	0.004	**Significant**
	Within Groups	79.880	245	0.326			
	Total	85.120	249				
BS5 – Digital Business Skills	Between Groups	2.745	4	0.686	2.091	0.082	**Not Significant**
	Within Groups	80.255	245	0.327			
	Total	83.000	249				

Source: Primary Data

The One-Way ANOVA results show that Financial Management Skills (BS1) have a statistically significant difference among the groups, with an F-value of 3.742 and a p-value of 0.006. Similarly, Marketing and Sales Skills (BS2) show a significant difference, with an F-value of 2.864 and a p-value of 0.024. Record-Keeping Skills(BS3) do not show a significant difference, as the p-value is 0.140, which is greater than 0.05. Communication andNegotiation Skills (BS4) show a significant difference with an F-value of 4.018 and a p-value of 0.004**.** Finally, Digital Business Skills (BS5) are not significant, with an F-value of 2.091 and a p-value of 0.082**.** Overall, the findings indicate that significant differences exist in financial management, marketing and sales, and communication and negotiation skills**,** while record-keeping and digital business skills do not differ significantly among the groups.

Table 8
Challenges faced by the women entrepreneurs

Particulars		Financial challenges affect my business growth	Lack of market access creates difficulties in running my business
Financial challenges affect my business growth	Pearson Correlation Sig. (2-tailed) N	1 250	.586** .000 250
Lack of market access creates difficulties in running my business	Pearson Correlation Sig. (2-tailed) N	.586** .000 250	1 250
**Correlation is significant at the 0.01level (2-tailed)			

Source: Primary Data

The results reveal a **Positive and significant correlation** between financial challenges and lack of market access **(**r = 0.586, p = 0.000). This indicates that women entrepreneurs who experience greater financial difficulties are also more likely to have trouble in accessing markets. Since the p-value is below 0.01**,** the relationship is statistically significant. Therefore, the challenges faced by women entrepreneursthrough SHGs are interrelated, particularly in terms of finance and market access**.**

FINDINGS AND SUGGESTIONS

The results of the study show that Self-Help Groups (SHGs) are very significant financial and entrepreneurial assistance to women entrepreneurs in the selected districts in the South of Tamilnadu. Financial assistance provided under SHGs enables women to fulfil the needs of their business and builds their capacity to sustain and expand their businesses. The study further suggests that SHG involvement is helpful in improving business skills such as financial management, marketing and sales, and communication and negotiation skills. However, regular training and practical advice are needed to further develop record keeping and skills in digital business. The analysis also reveals that financial constraints are one of the major problems of women entrepreneurs, and business and institutional constraints pose problem for the entrepreneurial activity of women entrepreneurs. Finance, market access, training, digital knowledge and business guidance problems can limit business growth and sustainability. The results indicate that while the SHGs are a valuable support structure, there is a need for the women entrepreneurs to be constantly supported by the SHG to address the challenges they face in their business.

CONCLUSION

The study concludes that Self-Help Groups have an important role in empowering women entrepreneurs and supporting their movement from self-help towards self-reliance. SHGs offer women financial support, skill development and a nurturing atmosphere for entrepreneurship. The study has found that involvement in SHGs by women can enhance their business-related skills and help them gain confidence to run their business. Meanwhile, the lack of business guidance and knowledge about digital and market-related problems, lack of business skills and financial difficulties persist and continue to pose obstacles to sustainable entrepreneurial development. Hence, credit support should not be the only form of support provided by SHGs, but should also include organisational support, training in business skills, digital learning, marketing support, mentoring and ongoing institutional support. Women entrepreneurs can overcome these challenges and enhance their business performance if there is greater cooperation between SHGs, the government, financial institutions and training institutions. In general, improved quality and extension of SHG services could increase the financial autonomy and sustainable enterprise

development and increase the socio-economic empowerment of the women entrepreneurs in the southern districts of Tamil Nadu State, India.

RECOMMENDATION FOR FUTURE STUDY

The present study can be extended in future to cover more districts of Tamil Nadu and a larger number of women entrepreneurs from various sectors. The researchers can compare women entrepreneurs who are members of the SHG group with those who are not members in order to find out what benefits women entrepreneurs gain by being members of the SHG group. The long-term effects of SHG support on business growth, income, profitability, employment generation and financial independence can be studied further. Digital business skills, online marketing, digital payments, financial literacy and technology in entrepreneurship can be given special attention. Future research could also explore the success of the government schemes, bank loans, training programmes and market support activities that are available to the members of the SHGs. A comparative study of rural and urban women entrepreneurs would help understand the gaps in financial, market, technological and institutional support for women entrepreneurs. It is also possible to conduct research on the effect of age, educational qualification, business experience, business type and membership duration in SHGs on entrepreneurial development. Qualitative interviews and case studies can be added to get more detail about women entrepreneurs' personal experiences, challenges, successes and expectations. Further longitudinal research could investigate if the improvements in business skills and self-confidence are sustained over time. Future studies could thus give valuable input to SHGs, government, financial institutions and policy makers to enhance the support programmes and develop better opportunities for women entrepreneurs. In conclusion, future research can make a significant contribution to further develop SHGs as a viable path to sustainable self-reliance.

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