THE ROLE OF SELF-HELP GROUPS IN EMPOWERING WOMEN ENTREPRENEURS IN, TIRUPATTUR

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Abstract: *Women's empowerment is a key factor in achieving sustainable development and inclusive economic growth. Self-Help Groups (SHGs) have emerged as an effective grassroots strategy to enhance the socio-economic status of women, particularly in rural and semi-urban areas. This study examines the role of SHGs in empowering women entrepreneurs at the Don Bosco Development Centre, Tirupattur. The research adopts a descriptive design and is based on primary data collected from 50 women SHG members using a structured questionnaire. The findings reveal that SHGs significantly contribute to financial independence, skill development, decision-making ability, and leadership qualities among women. However, challenges such as limited market access, lack of advanced training, and financial constraints persist. The study concludes that strengthening institutional support, improving digital literacy, and enhancing market linkages can further improve the effectiveness of SHGs in promoting women entrepreneurship.*

Keywords: *Self-Help Groups, Women Empowerment, Entrepreneurship, Microfinance, Rural Development*

1. INTRODUCTION

Women's empowerment has gained global attention as an essential component of social and economic development. In developing countries like India, women often face barriers such as lack of access to education, financial resources, and employment opportunities. Self-Help Groups (SHGs) have emerged as an important mechanism to overcome these challenges by promoting savings, providing credit, and encouraging entrepreneurial activities. SHGs are small voluntary groups, usually consisting of 10–20 women from similar socio-economic backgrounds. These groups promote financial inclusion, collective decision-making, and skill development. Through SHGs, women gain confidence, improve their livelihood, and actively participate in economic and social activities.

The Don Bosco Development Centre in Tirupattur plays a vital role in organizing SHGs and supporting women through training, financial assistance, and guidance. This study focuses on analyzing how SHGs contribute to empowering women entrepreneurs in this region.

2. SIGNIFICANCE OF THE STUDY

It assists in understanding the real impact of SHGs other than financial inclusion and the views on empowerment and entrepreneurship. It finds gaps in the existing paradigm of SHGs to offer evidence-based policy and practice recommendations. It demonstrates that grassroots work groups are an enabling platform to develop sustainable and women-focused economic businesses. Moreover, it has proposed those aspects in which the obstacles continue to exist in the genuinely transformative promise of SHGs and how they can be reinforced.

3. NATIONAL REVIEWS

Radhakrishnan & Bose (2024) They focused on the importance of SHGs in the development of climate-resistant livelihoods. In SHGs, women were trained on organic farming, conservation of water, and production of eco-friendly crafts. The researchers discovered that these green projects greatly increased income stability, and these women could assume leadership positions in the local environmental committees. Both economic and ecological stability among rural households were enhanced by the incorporation of climate awareness.

Sharma and Pillai (2023) investigated the digitalization of self-help groups in India and discovered that the pandemic stimulated the use of online training, online meetings, and online bookkeeping. The researcher has noted that the digital SHGs allowed women to handle savings, credit, and online purchases via mobile applications. This shift minimized operation

barriers, enhanced transparency, and expanded marketing avenues to women entrepreneurs, particularly in the handicraft and food production sectors.

Chakraborty (2022) Looked at the way SHGs are adopting technology in their operations. The study demonstrated the increased significance of digital literacy initiatives among women entrepreneurs, which allow them to conduct mobile banking, digital marketing, and e-commerce systems. This technological integration facilitates the efficiency, transparency, and reach of the women-led businesses, making them compete in the rapidly changing environment of the market.

Singh and Devi (2021) Touched upon the idea of social capital that is developed in SHGs. In their study, it was established that SHGs foster solidarity and trust in one another as well as cooperation among members, which allows them to negotiate together when it comes to negotiating improved prices of raw materials and finished products. Women acquire negotiation skills and confidence through frequent meetings and making decisions together. The results indicate that in addition to financial benefits, SHGs act as social institutions that enhance bonding and mutual support of communities.

Gupta and Sharma (2020) Pointed out that SHGs have turned out to be crucial tools in expanding microfinance services to rural women who formerly were not well integrated into formal banking networks. It was established that the access to microcredit assists women to establish or develop small enterprises in industries like 14 agriculture, tailoring, food processing, and handicraft. It also demonstrated a phenomenal increase in economic independence, self-reliance, and confidence among the women in taking up financial matters. The study highlights the fact that the microfinance provided by SHGs not only earns income but also builds the sense of ownership and entrepreneurship among rural women.

4. INTERNATIONAL REVIEWS

Adebayo and Musa (2024) investigated how women's savings groups in Nigeria and Ghana have helped to fight financial exclusion. They found that digital wallets included in VSLA systems helped women to receive micro-insurance, get loans in an emergency, and receive market information on their mobile phones. The online financial platform added robustness in the good and bad economic times and facilitated the growth of entrepreneurship within vulnerable societies.

Martinez and Gomez (2023) researched women's microfinance organizations in rural Colombia and Ecuador. They discovered that cooperative lending models aiding women recovering small businesses in agriculture and handicrafts are only achievable after the

pandemic. In the study, the authors highlighted the need for hybrid models, which ensure accountability through digital monitoring combined with traditional group meetings to minimize loan default rates.

OECD (2021) collective organizations such as SHGs, cooperatives, and VSLAs play a significant role in encouraging women to participate in the economy and decreasing vulnerability to women in emerging economies. The report noted that the policies that combine financial inclusion, training, and institutional support lead to greater achievements of women's empowerment. It further pointed out that there is a direct relationship between sustainable development goals (SDGs) and women's empowerment by collectively engaging in entrepreneurship.

Nakamura (2020) researched the cooperatives of women that share their ownership and decision-making through democratic processes. These cooperatives are in various industries like farming, childcare, and catering. The results showed that joint participation enhances the managerial ability, trust, and dominance of the 16 members in economic decisions. The Japanese model is an understatement of the possibilities of collective enterprises even in developed economies with an emphasis put on sustainability, equity, and gender equality.

Peters and Van der Velden (2019) discussed the group-based financial literacy programs offered to women in Uganda. The research established that group-based learning had a significant effect on enhancing the awareness of women about savings, credit management, and investment planning. This increased financial awareness resulted in improved decision-making and expansion in small businesses. The study points out that women can be empowered economically and socially through education coupled with solidarity in groups.

5. METHODOLOGY

6. AIM OF THE STUDY

The main aim of the study is to examine the role of self-help groups in promoting women's entrepreneurship and empowerment in Tirupattur.

7. OBJECTIVES

- To examine how women entrepreneurs empower themselves through participation in Self-Help Groups (SHGs).
- To identify the types of entrepreneurial activities in which women members of SHGs are regularly engaged.
- To investigate the key challenges and difficulties faced by women entrepreneurs, even when they are members of SHGs.

- To evaluate the effectiveness of SHGs in developing women's decision-making abilities and leadership skills.
- To assess how training, credit facilities, and institutional support encourage and facilitate entrepreneurial activities among women in SHGs.

8. RESEARCH DESIGN & SAMPLING METHOD

The study adopts a descriptive research design. This design helps the researcher to describe and analyze the characteristics, experiences, and conditions of women entrepreneurs in SHGs. The researcher used simple random sampling method and collected data from 50 women self help group members.

9. UNIVERSE OF THE STUDY

The universe of the study refers to the total population selected for the research. In the present study, the universe consists of all women members of Self-Help Groups (SHGs) functioning under the Don Bosco Development Centre in Tirupattur. The Don Bosco Development Centre has organized and supports approximately 560 self-help groups, with a total of around 6720 women members. These groups are actively involved in savings, credit activities, and various income-generating enterprises. All the women members belonging to these self-help groups constitute the universe of the study. From this total population, a sample of 50 respondents was selected for the purpose of detailed analysis and interpretation.

10. TOOLS FOR DATA COLLECTION

A structured questionnaire was used to collect primary data. The questionnaire includes demographic information and statements related to empowerment and entrepreneurship. A five-point Likert scale was used to measure respondents' opinions.

11. STATISTICAL ANALYSIS

Karl's Pearson's Co-efficient of Correlation Age of the Respondents between Selected SHG Entrepreneurial Dimensions

Null Hypothesis (H_0): There is no significant relationship between the selected SHG entrepreneurial dimensions.

Dimensions	Correlation Value	Statistical Inference
Bold in financial dealings	-.255	**p= 0.090** p>0.5 **Not Significant**
Promote small businesses.	.029	**p= 0.84** p>0.5 **Not Significant**
Limited mobility affects business.	.159	**p= 0.26** p>0.5 **Not Significant**
Members are free to share ideas.	-.054	**p= 0.71** p>0.5 **Not Significant**
Learned financial management skills	.41	**p= 0.77** p>0.5 **Not Significant**

Research Hypothesis (H_1): There is a significant relationship between the selected SHG entrepreneurial dimensions.

Result 1: The correlation value is -0.255, and the p-value is 0.090. Since the p-value is greater than 0.05, there is no significant relationship. Therefore, the null hypothesis is accepted, and the research hypothesis is rejected. This means boldness in financial dealings does not show a strong relationship with the related factor.

Result 2: The correlation value is 0.029, and the p-value is 0.84. Since the p-value is greater than 0.05, there is no significant relationship. Hence, the null hypothesis is accepted. This shows that promoting small businesses is not strongly related to the other variable in the study.

Result 3: The correlation value is 0.159, and the p-value is 0.26. Since the p-value is greater than 0.05, there is no significant relationship. Therefore, the null hypothesis is accepted. This indicates that limited mobility does not have a strong connection with the related factor.

Result 4: The correlation value is -0.054, and the p-value is 0.71. Since the p-value is greater than 0.05, there is no significant relationship. Hence, the null hypothesis is accepted. This means freedom to share ideas among members does not show a strong relationship.

Result 5: The correlation value is 0.041, and the p-value is 0.77. Since the p-value is greater than 0.05, there is no significant relationship. Therefore, the null hypothesis is accepted. This indicates that learning financial management skills does not have a strong relationship with the related factor.

One-Way Analysis of Variance (ANOVA) between Age of the Respondents and Various Dimensions of SHG Entrepreneurial Activities

Dimension	SS	Df	MS	Mean	Statistical Inference
Better decision-making Between Groups Within Groups	2.140 31.380	3 46	.713 .682	G1=3.59 G2=4.00 G3=3.71 G4=5.00	f=1.046 **p = .381** p>0.5 **Not Significant**
Engage in collective business activities Between Groups Within Groups	4.024 35.756	3 46	1.341 .777	G1=3.39 G2=4.00 G3=3.00 G4=5.00	f=1.726 **p = .175** p>0.5 **Not Significant**
Limited mobility affects business Between Groups Within Groups	1.379 33.101	3 46	.460 .720	G1=3.51 G2=4.00 G3=3.14 G4=4.00	F = .639 **P = .594** p>0.5 **Not Significant**

Members free to share ideas Between Groups Within Groups	1.167 28.613	3 46	.389 .622	G1=3.39 G2=4.00 G3=3.14 G4=4.00	f=.625 **p = .602** p>0.5 **Not Significant**	**G1** - Own
Training helps adopt new technology Between Groups Within Groups	5.845 37.275	3 46	1.948 .810	G1=3.24 G2=1.00 G3=3.43 G4=4.00	f=2.404 **p=080** p>0.5 **Not Significant**	**G2** - Joint Ownership

G3- Rental **G4-** Other

Null Hypothesis (H_0): The age of the respondents does not significantly differ as far as the different dimensions of the empowerment of entrepreneurs through SHG activities are concerned.

Research Hypothesis (H1): The differences between the ages of the respondents on the different dimensions of entrepreneurial empowerment that are brought about by SHG activities are very high.

Result 1: The p-value of 0.381 is not below 0.05, which means that the ages of the respondents have no significant difference when it comes to decision-making. The null hypothesis is therefore accepted, and the research hypothesis rejected. This thus means that the perceptions of the respondents across various age groups were similar in terms of the enhanced ability to make decisions based on SHG participation.

Result 2: The p-value is bigger than 0.05 (0.175), and it follows that there are no significant differences between the ages of the respondents as far as the participation in collective business activity is concerned. Thereby, the null hypothesis is accepted, and the research hypothesis is rejected. Thus, this indicates that the respondents of various age groups were the same in their opinions regarding the involvement in collective business activity.

Result 3: The p-value is above 0.05 (0.594), and therefore, there is no strong difference between the ages of the respondents as far as limited mobility is concerned when it comes to business. Therefore, the null hypothesis is accepted, indicating that the research hypothesis is

rejected. Thus, it means that the respondents of different ages had the same perspective on the mobility restrictions on business activities.

Result 4: Since the p-value exceeds 0.05 (0.602), the respondents have no significant difference in terms of age if members are free to share ideas. Therefore, the null hypothesis is accepted, and the null hypothesis in research is rejected. Thus, it demonstrates that all respondents, regardless of their age, understood the freedom to share ideas in the same way.

Result 5: The p-value (0.080) is more than 0.05 (0.05), which means that there is no significant difference between the ages of the respondents, as far as training is concerned in terms of contributing to the adoption of new technology. The null hypothesis is therefore accepted and the research hypothesis rejected. Hence, this means that the respondents in the various age groups had similar views regarding training support on the adoption of new technology.

Religion of Respondents and Difficulty in Accessing Digital Tools (Two-Way Table)

Religion of respondent	**Difficulty in Accessing Digital Tools**					**Total**
	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**	
Hindu	0 0.0% 0.0%	5 12.8% 100.0%	18 46.2% 78.3%	13 33.3% 72.2%	3 7.7% 100.0%	39 100.0 % 78.0%
Christian	1 9.1% 100.0%	0 0.0% 0.0%	5 45.5% 21.7%	5 45.5% 27.8%	0 0.0% 0.0%	11 100.0 % 22.0%
Total	**1 2.0% 100.0%**	**5 10.0% 100.0%**	**23 46.0% 100.0%**	**18 36.0% 100.0%**	**3 6.0% 100.0%**	**50 100.0 % 100.0 %**

The table presents the relationship between religion and difficulty in accessing digital tools. Among the total respondents, a little more than one-third (46%) remained

neutral about the difficulty in accessing digital tools. A little more than one third (36%) agreed that accessing digital tools is difficult. Very few tail (6%) strongly agreed with the statement. Meanwhile, one tenth (10%) disagreed, and very few tail (2%) strongly disagreed.

Dimension	Mean	Std. Deviation	Statistical Inference

This shows that a little more than one-third of the respondents agree that they face difficulty in accessing digital tools, while a little more than one-third remain neutral.

Chi-Square Test of the Community of the Respondents and Promotion of Small Businesses

Pearson Chi-Square	29.446[a]
Degrees of Freedom	16
Level Of Significance	.021

Null Hypothesis (H_0): There is no significant association between the community of the respondents and the promotion of small businesses.

Research Hypothesis (H_1): There is a significant association between the community of the respondents and the promotion of small businesses.

Result: Since $p < 0.05$ (0.021), the null hypothesis is rejected, and the research hypothesis is accepted. Hence, there is a significant association between the community of the respondents and the promotion of small businesses.

From the chi-square test, it is observed that the p-value is less than the level of significance of 0.05, which indicates that the community background of the respondents has a statistically significant relationship with the promotion of small businesses. This suggests that respondents belonging to different communities show variations in their involvement or ability to promote small businesses.

Table No - 14

't' Test between Level of Education of Respondents (Strongly Disagree and Disagree) about Various Dimensions of SHG Entrepreneurial Activities

Contribute to agriculture-related work Strongly Disagree Disagree	2.00 4.00	1.414 1.414	t=-1.414 **p=.293** p>0.293 **Not Significant**
Rising raw material prices limit progress Strongly Disagree Disagree	2.00 4.00	1.414 2.121	t= -1.19 **p=0.513** p>0.513 **Not Significant**
Can assume SHG leadership positions Strongly Disagree Disagree	2.50 4.67	.707 .467	t=-1.230 **p=.112** p>0.112 **Not Significant**
Loan amounts suit business needs Strongly Disagree Disagree	3.00 5.00	2.000 2.449	t=-1148 **p=408** p>0.408 **Not Significant**
Engage in collective business activities Strongly Disagree Disagree	2.00 5.25	1.141 2.217	**t=-1.834** **p=.520** **p>0.520** **Not Significant**

Null Hypothesis (H_0): There is no significant difference between the level of agreement of respondents (Strongly Disagree and Disagree) about various dimensions of SHG entrepreneurial activities.

Research Hypothesis (H_1): There is a significant difference between the level of agreement of respondents (Strongly Disagree and Disagree) about various dimensions of SHG entrepreneurial activities.

Result 1: Since the p-value is greater than 0.05 (0.293), there is no significant difference between the respondents about contribution to agriculture or related work. Hence, the null hypothesis is accepted, and the research hypothesis is rejected. Therefore, respondents showed similar opinions regarding their contribution to agriculture or related work.

Result 2: Since the p-value is greater than 0.05 (0.513), there is no significant difference between the respondents about rising raw material prices limiting progress. Hence, the null hypothesis is accepted, and the research hypothesis is rejected. Therefore, respondents shared similar views about the impact of raw material price increases on business progress.

Result 3: Since the p-value is greater than 0.05 (0.112), there is no significant difference between the respondents about assuming SHG leadership positions. Hence, the null hypothesis is accepted, and the research hypothesis is rejected. Therefore, respondents showed similar perceptions about their ability to assume leadership roles in SHGs.

Result 4: Since the p-value is greater than 0.05 (0.408), there is no significant difference between the respondents about loan amounts suiting business needs. Hence, the null hypothesis is accepted, and the research hypothesis is rejected. Therefore, respondents had similar opinions regarding the suitability of loan amounts for their business activities.

Result 5: Since the p-value is greater than 0.05 (0.520), there is no significant difference between the respondents about engaging in collective business activities. Hence, the null hypothesis is accepted, and the research hypothesis is rejected. Therefore, respondents expressed similar views about participation in collective business activities.

Chi-Square Analysis of the Marital Status of the Respondents and Involvement in Manufacturing Activities

Pearson Chi-Square	1.016[a]
Degrees of Freedom	4
Level Of Significance	0.907

Null Hypothesis (H_0): There is no significant association between the marital status of the respondents and their involvement in manufacturing activities.

Research Hypothesis (H_1): There is a significant association between the marital status of the respondents and their involvement in manufacturing activities.

Result: Since the p-value (0.907) is greater than 0.05, the null hypothesis (H_0) is accepted, and the research hypothesis (H_1) is rejected. Hence, there is no significant association between the marital status of the respondents and their involvement in manufacturing activities.

The chi-square test result indicates that the marital status of the respondents does not have a statistically significant relationship with their involvement in manufacturing activities.

Even though respondents may have different marital statuses, these differences do not meaningfully affect their participation in manufacturing-related activities. Therefore, marital status does not appear to influence involvement in manufacturing among the respondents in this study.

Duration of SHG Membership and Readiness for Leadership in Society

Pearson Chi-Square	8.477[a]
Degrees of Freedom	12
Level Of Significance	.747

Null Hypothesis (H_0): There is no significant association between the duration of SHG membership and the readiness for leadership in society.

Research Hypothesis (H_1): There is a significant association between the duration of SHG membership and the readiness for leadership in society.

Result: The obtained p-value is 0.747, which is higher than the standard level of significance of 0.05. Therefore, the null hypothesis (H_0) is accepted, and the research hypothesis (H_1) is rejected.

The Chi-square analysis indicates that there is no statistically significant relationship between the duration of SHG membership and the readiness for leadership in society. This means that the length of time respondents have been members of SHGs does not significantly influence their preparedness to take up leadership roles in society. Although some differences may exist among members with different durations of membership, these differences are not strong enough to be considered statistically significant.

Table - 69

12. Reliability Statistics

Cronbach's Alpha	N of Items
.920	62

The reliability of the research instrument was tested using Cronbach’s Alpha to determine the internal consistency of the items used in the study. The

overall Cronbach's Alpha value obtained was 0.920 for 62 items. This value indicates a very high level of reliability, showing that the items included in the questionnaire are highly consistent and effectively measure the same underlying concept. Therefore, the research instrument used in the study is considered reliable and appropriate for further statistical analysis.

13. MAJOR FINDINGS

- Most respondents (78%) belong to rural areas, showing that SHGs are mainly concentrated in rural regions.
- Most respondents (64%) are in the age group of 31–40 years, indicating that middle-aged women actively participate in SHGs.
- A large proportion (80%) belong to nuclear families, suggesting that SHG participation is common among women managing smaller family units.
- 64% of respondents live in concrete-roof houses, indicating relatively stable housing conditions.
- A majority (82%) live in their own houses, while only a small number live in rented or other houses.
- In terms of religion, 78% of respondents are Hindus and 22% are Christians.
- Most respondents belong to MBC and socially backward communities, indicating strong participation from socially disadvantaged groups.
- The educational level of respondents varies from illiteracy to postgraduate education, though some respondents have only basic education.
- Most respondents (86%) are married.
- Nearly 48% of respondents have been SHG members for more than 5 years, showing long-term involvement.
- Before joining SHGs, 48% earned below Rs.2000 and 50% earned Rs.2000–5000, indicating a low-income level.
- After joining SHGs, income levels improved, with 30% earning Rs.6000–10000 and 16% earning Rs.10000–15000.

14. SUGGESTIONS

Suggestion to SHG Entrepreneurs

- Attend all SHG and entrepreneurship training programs regularly to improve business skills.
- Maintain proper records of income, expenses, and savings for better financial control.
- Use loan amounts only for business purposes and avoid unnecessary spending.
- Start with small and manageable business activities and gradually expand.
- Work together with other SHG members to start group businesses and share responsibilities.
- Try to use mobile phones and simple digital apps for payments and marketing.
- Identify local market demand and produce goods or services based on customer needs.
- Save a portion of income regularly to support future business growth.
- Take feedback from customers and improve product quality and services.
- Balance household responsibilities and business activities by proper time management.

Suggestion to Governments

- Provide low-interest loans and ensure quick approval of financial assistance for SHGs.
- Conduct regular skill development and entrepreneurship training programs in rural areas.
- Arrange marketing platforms such as exhibitions, fairs, and online portals for SHG products.
- Offer digital literacy training to help women use smartphones and online business tools.
- Provide subsidies and financial support for starting small-scale enterprises.
- Improve infrastructure facilities like transport, storage, and workspace for SHG activities.
- Encourage banks to simplify loan procedures for SHG members.

- Organize awareness programs to motivate family members to support women entrepreneurs.
- Provide mentoring and guidance through experts to support business growth.
- Strengthen SHG networks and link them with NGOs and industries for better opportunities.

15. CONCLUSION

Based on the findings of the study, it can be concluded that self-help groups play a significant role in empowering women entrepreneurs. SHGs provide women with opportunities to save money, obtain credit facilities, and participate in various income-generating activities. These opportunities help women improve their financial independence and contribute to the economic well-being of their families.

The study also shows that participation in SHGs increases women's confidence, leadership ability, and decision-making power. Women who actively participate in SHG activities become more confident in expressing their opinions and managing financial matters. This improves their social status within the family and the community.

The findings further indicate that SHGs contribute to the development of entrepreneurial skills among women through training programs, mentoring support, and collective activities. These initiatives encourage women to start small businesses and experiment with new business ideas, which strengthens their economic independence.

However, the study also highlights that women entrepreneurs continue to face certain challenges, such as lack of capital, limited market access, rising costs of raw materials, and technical knowledge gaps. Addressing these challenges requires greater support from government agencies, financial institutions, and development organizations.

In conclusion, self-help groups serve as an effective platform for promoting women's empowerment, entrepreneurship development, and economic independence. With continued institutional support, training opportunities, and improved access to financial resources, SHGs can play an even more important role in improving the socio-economic status of women and encouraging sustainable entrepreneurial growth in society.

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