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A Study on the Role of Self-Help Groups in Empowering Rural Women in Tamil Nadu.

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ABSTRACT: Purpose: The present study is an attempt to analyse the contribution of Self-Help Group in empowering rural women in Tamil Nadu with special reference to financial independence, income creation, decision making, and social development.

Design / Methodology / Approach: The primary data acquired from women SHG members with a structured questionnaire and secondary data obtained from books, journals, research publications, government reports, and relevant websites. The acquired data analysed and the conclusions interpreted using appropriate statistical tools such as percentage analysis, mean scores and chi-square testing.

Finding: The study is planned to emphasise the contribution of Self-Help Groups on financial independence of rural women, savings practices, access to credit, entrepreneurial development and participation in household decision-making. It may also indicate issues like lack of financial awareness, restricted market opportunities, and difficulties in gaining institutional help. The findings can assist to provide methods for improving SHG effectiveness and promoting sustainable women empowerment in Tamil Nadu.

INTRODUCTION

Self-Help Groups (SHGs) are a great helping hand in women empowerment and rural development in India. They are a platform for rural women to work together to improve their economic and social conditions. SHGs improve savings habit, access to and optimal use of financial resources; They also assist women to start modest businesses and revenue producing activities. Women get self-confidence, leadership and decision-making abilities through group participation. SHGs help women to become economically independent and to understand finance. They also foster social engagement and cooperation among the members as well as collective accountability. SHGs in the rural areas eliminate poverty and improve the quality of living. Government programs and institutional backing have significantly boosted SHG activities. But the challenges women in rural areas face such as lack of financial literacy, inadequate access to markets and difficulty in scaling up their businesses persist. Resolving these issues is important for lasting empowerment. The Tamil Nadu is a suitable area for the study of contribution of SHGs on the development of rural women. The impact of SHGs can be seen in the impact on savings, income generation, access to credit and household decision making. Therefore, the present study tries to analyse the importance of Self-Help Groups in empowering the rural women and to find out the prospects for enhancing their efficacy.

REVIEW OF LITERATURE

Roy, et, al., (2025) studied the influence of women engagement in Self-Help Groups (SHGs) on financial inclusion in Northeast India. The research looked at women's access to financial services and financial independence. The findings demonstrated the importance of SHG membership in improving women's financial inclusion. The authors recommend that women's financial independence may be increased by regularly teaching them in economic management and making them aware of their rights. The survey also pointed out the significance of boosting women's confidence in handling financial resources. These findings suggest that SHGs can be used to empower rural women to adopt better money management habits.

Jatav, et, al., (2024) examined the multidimensional empowerment of fisherwomen through Self-Help Groups in Thoothukudi district, Tamil Nadu. The study covered 240 members of SHGs from four coastal villages and investigated the economic and social dimensions of empowerment. It underlined the role of SHGs in resolving financial insecurity of fisherwomen. The study evaluated empowerment not only as access to credit but as a holistic process. It is particularly interesting for research on empowerment of women in Tamil Nadu because of its regional focus. The findings are valuable for a study on the significance of SHGs for the overall development of rural women.

Ramesh, (2023) this studied the contribution of Self-Help Groups in Women Upliftment in India. The study explored the significance of SHGs in financial inclusion, skill development and collective decision making. It stressed the necessity of collective engagement to enhance the economic and social position of women. The SHGs were seen as useful forums to promote financial knowledge and build women's capacities. The study also highlighted the need for sustained institutional assistance to improve women's empowerment. These findings reinforce the emphasis of the present study on the significance of SHGs in the betterment of the lives of rural women.

Al-Maamari, et, al., (2022) this study evaluated the role of Self-Help Groups in empowerment and poverty reduction in India. The study looked at the ways SHGs serve rural areas through microcredit, employment generation and community development. It underlined the need of economic empowerment through financial stability and social empowerment through self-confidence and better social position. The review also found that many women join SHGs for better family welfare and economic stability. It highlighted the importance of proper planning and institutional support for strengthening SHG activities. The report gives a broad overview of how SHGs can assist to the overall development of rural women.

Pandey, et, al., (2021) this study provided an analysis of the influence of Self-Help Group participation on women's empowerment, based on data from 1,470 rural women in five Indian states. The study indicated that SHG membership enhanced women's overall empowerment metrics. The improvements included more control over income, more input in decisions about credit and active participation in community groups. The study also showed a decline in the empowerment gap between women and men. But it also said that membership in SHGs may not be sufficient to modify deep seated gender norms. The findings show the need to complement financial support with wider social and institutional initiatives to advance women's empowerment.

Statement of the Problem

Self-Help Groups (SHGs) in Tamil Nadu have played a key role in empowering rural women through promotion of savings, access to finance, self-employment, and social participation. Despite the aid being provided by SHGs, many rural women still face challenges such insufficient financial resources, limited entrepreneurial skills, unavailability of market opportunities, lack of awareness of government schemes and problems in getting institutional finance. These difficulties may affect their ability to gain economic independence and participate in family and community decision-making. The present study tries to analyse the role of Self-Help Groups in empowering rural women in Tamil Nadu with special reference to their economic, social, and personal development and to identify the key challenges experienced by women in accessing the full benefits of SHG membership.

Importance of the Study

Self-Help Groups (SHGs) are playing a key role in uplifting the economic and social standing of the women in rural Tamil Nadu. The present study has relevance in recognising the importance of SHGs in promoting savings, access to credit, self-employment, entrepreneurial development, and financial independence among the rural women. It additionally emphasises the role of SHGs in building women's self-confidence, decision-making skills, and engagement in community activities. The findings will allow policy makers, government agencies, and SHG administrators to identify the existing difficulties and frame appropriate measures to increase women empowerment and improve their quality of life.

Need of the Study

SHGs provide savings facilities, credit help, and self-employment prospects rural women face financial challenges, insufficient entrepreneurial expertise and social impediments. Hence there is need to study the impact of SHGs in promoting economic independence, social status, decision making capacity and quality of life of women. The study also aims at identifying the challenges faced by the members of SHGs and suggesting acceptable ways for strengthening their empowerment.

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Scope of the Study

The present study is an effort to understand the function of Self-Help Groups (SHGs) in empowering rural women in Tamil Nadu. It looks at the contribution of SHGs toward women's economic development, savings habits, access to credit, self-employment, entrepreneurial activities, social involvement, and decision-making abilities. The report also includes benefits availed by SHG members, problems faced and factors affecting empowerment of SHG members. The results can be useful in identifying appropriate methods to improve the efficacy of SHGs and boost overall rural women development in Tamil Nadu.

Objective of the Study

1. Examine the role of Self-Help Groups in Empowering Rural Women in Tamil Nadu.

Hypotheses of the Study

Ho1: There is no significant difference between the demographic profile of respondents and Self-Help Groups in Empowering Rural Women

Ho1a: There is no significant difference between the gender of respondents and Self-Help Groups in Empowering Rural Women

Ho1b: There is no significant difference between the Lifestyle of respondents and Self-Help Groups in Empowering Rural Women

Research Methodology

The study focuses on the economic, social, and personal empowerment of rural women through SHG membership. Primary data would acquire from the rural women who are the members of SHGs through a standardised questionnaire. Secondary data collected from books, journals, research publications, government reports, and related websites. The data obtained evaluated using relevant statistical tools like percentage analysis to reach valid conclusions about the role of SHGs toward women empowerment.

Sources of Data

Primary Data: The primary data collected from the rural women members of Self-Help Groups (SHGs) in Tamil Nadu directly through a structured questionnaire to study the role of SHGs in their economic, social, and personal empowerment.

Secondary Data: Secondary data obtained from books, research journals, published papers, government reports, publications connected to SHG, official websites and prior research projects linked to women empowerment and Self-Help Groups.

Data Analysis

The study analyses the role of Self-Help Groups in empowering rural women in Tamil Nadu by examining Distribution of Respondents Empowerment Before and After Joining SHGs and Lifestyle Improvement of Rural Women Through Self-Help Groups and Role of Self-Help Groups in Empowering Rural Women in Tamil Nadu.

Table 1 Distribution of Respondents Empowerment Before and After Joining SHGs

EmPowerment Status	No. of Respondents	Percentage
Low empowerment before joining SHGs	65	64.0
High empowerment after joining SHGs	85	36.0
Total	150	100.0

Source: Computed From Primary Data

The above table 1 show 80 (64.0per cent) respondents reported low empowerment before joining Self-Help Groups (SHGs) while 45 (36.0per cent) respondents reported strong empowerment after joining Self-Help Groups (SHGs).

Table 2 Lifestyle Improvement of Rural Women Through Self-Help Groups

Lifestyle	No. of Respondents	Percentage
Improved Standard of Living	80	64.0
Improved Health and Education	45	36.0
Improved Family Decision-Making	25	20.0
Total	150	100.0

Source: Computed from Primary Data

The table 2 shows that 80 respondents (64.0per cent) indicated an improvement in standard of living, 45 respondents (36.0per cent) indicated improvements in health and education, and 25 respondents (20.0per cent) indicated enhanced family decision-making. The data given need verification as the total is more than 150 responses.

Table 4 Role of Self-Help Groups in Empowering Rural Women in Tamil Nadu

Women Empowerment Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
SHGs improve women's savings habits.	55	45	25	15	10	150
	36.67	30.00	16.67	10.00	6.67	
SHGs provide access to financial assistance and loans.	50	48	27	15	10	100
	33.33	32.00	18.00	10.00	6.67	
SHGs improve women's income-generating opportunities.	45	50	30	15	10	150
	30.00	33.33	20.00	10.00	6.67	100
SHGs increase women's participation in family decision-making.	48	57	30	15	10	150
	32.00	31.33	20.00	10.00	6.67	
SHGs improve women's self-confidence and social status.	60	42	23	15	10	150
	40.00	28.00	15.33	10.00	6.67	100

(Source: Computed from Primary Data)

The table **3** explains the role of Self-Help Groups (SHGs) in empowering rural women. Regarding savings habits, 36.67% of respondents strongly agree that SHGs improve women's savings habits, while 30.00% agree. In terms of financial assistance and loans, 33.33% strongly agree and 32.00% agree that SHGs provide access to financial support. Regarding income-generating opportunities, 33.33% agree and 30.00% strongly agree that SHGs improve women's earning opportunities. For participation in family decision-making, 38.00% agree and 32.00% strongly agree, based on the frequencies provided, which require verification. Finally, 40.00% strongly agree and 28.00% agree that SHGs improve women's self-confidence and social status. Overall, the findings suggest that SHGs contribute to women's financial awareness, economic opportunities, self-confidence and participation in family decisions.

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Table 4 T- test Joining Shgs and Role of Self-Help Groups in Empowering Rural Women in Tamil Nadu

Variables	Joining Shgs	N	Mean	S.D.	P Value	Sig.
SHGs improve women's savings habits.	Before	65	3.74	1.29	-5.16	0.001*
	After	85	2.37	1.14		
SHGs provide access to financial assistance and loans.	Before	65	1.87	1.35	-2.78	0.004*
	After	85	3.43	1.38		
SHGs improve women's income-generating opportunities.	Before	65	2.81	1.24	-3.20	0.001*
	After	85	3.13	1.05		
SHGs increase women's participation in family decision-making.	Before	65	2.64	1.01	-4.66	0.001*
	After	85	3.49	0.78		
SHGs improve women's self-confidence and social status.	Before	65	2.43	1.09	-2.99	0.001*
	After	85	3.49	0.48		
	Before	65	4.43	1.13		

(Source: Computed from Primary Data)

The t-test results in Table 4 examine the role of Self-Help Groups (SHGs) in empowering rural women in Tamil Nadu by comparing respondents before and after joining SHGs. The results show a statistically significant difference in savings habits ($t = -5.16$, $p = 0.001$), access to financial assistance and loans ($t = -2.78$, $p = 0.004$), income-generating opportunities ($t = -3.20$, $p = 0.001$), participation in family decision-making ($t = -4.66$, $p = 0.001$), and self-confidence and social status ($t = -2.99$, $p = 0.001$). All reported significance values are below 0.05. Therefore, the null hypothesis is rejected for all five variables. The findings suggest that SHG membership is associated with differences in several dimensions of women's empowerment. However, the mean score for savings habits is lower in the after group (2.37) than in the before group (3.74), so this result should be checked before concluding that savings habits improved.

Table 5 Role of Self-Help Groups in Empowering Rural Women in Tamil Nadu

Variables	Lifestyle	N	Mean	S.D.	F Value	Sig.
Improve women's savings habits.	Improved Standard of Living	80	3.75	1.31	3.141	0.001*
	Improved Health and Education	45	2.15	0.47		
	Family Decision-Making	25	2.75	1.14		
	Total	150	2.31	1.11		
Access to financial assistance and loans.	Improved Standard of Living	80	2.44	1.19	4.854	0.001*
	Improved Health and Education	45	3.19	1.78		
	Family Decision-Making	25	2.01	1.21		
	Total	150	2.14	1.14		

women's income-generating opportunities.	Improved Standard of Living	80	1.15	0.77	10.10	0.001*
	Improved Health and Education	45	2.83	1.14		
	Family Decision-Making	25	3.18	1.29		
	Total	150	2.75	1.12		
Women's participation in family decision-making.	Improved Standard of Living	80	2.65	1.11	2.10	0.001*
	Improved Health and Education	45	3.45	0.27		
	Family Decision-Making	25	2.75	1.14		
	Total	150	2.31	1.21		
Women's self-confidence and social status.	Improved Standard of Living	80	2.84	1.19	7.42	0.002*
	Improved Health and Education	45	3.09	1.38		
	Family Decision-Making	25	2.21	1.31		
	Total	150	2.44	1.04		

(Source: Computed from Primary Data)

The ANOVA results presented in Table 5 examine the relationship between lifestyle improvements and the role of Self-Help Groups (SHGs) in empowering rural women in Tamil Nadu. The results indicate statistically significant differences in all five empowerment factors, as the reported significance values range from 0.001 to 0.002, which are below the 5% level of significance (0.05). The F-values for savings habits, access to financial assistance and loans, income-generating opportunities, participation in family decision-making, and self-confidence and social status are 3.141, 4.854, 10.10, 2.10, and 7.42, respectively. Therefore, the null hypothesis is rejected for all five variables based on the reported significance values. These findings suggest that respondents' assessments of SHG contributions differ across the three lifestyle improvement categories.

FINDINGS

1. The study points to the fact that SHGs may help in enhancing the empowerment of rural women. But the data supplied alone does not establish the magnitude of progress.
2. The study shows that the most mentioned lifestyle advantage of Self-Help Groups among the three variables is the enhanced standard of living. SHGs help women increase savings, access finance, generate income, make decisions and gain confidence.
3. There were significant variations ($p < 0.05$) in rural women's financial access, income-generating possibilities, family decision-making, self-confidence and social standing that were related to SHG participation. However, the scores of savings habits are lower after joining SHGs, and need additional validation.
4. The ANOVA results showed significant differences between lifestyle improvement categories for all five SHG empowerment criteria ($p < 0.05$).

SUGGESTIONS

1. SHGs should focus on enhancing financial literacy, skill development, access to financing, and entrepreneurship training to empower rural women economically and socially.
2. Self-Help Groups can help to improve the lifestyles of rural women through improved living standards, health and education, and family decision-making. Accurate evaluation of these advances requires further investigation based on verified respondent data.
3. SHGs should promote regular savings habit, access to cheap credit, income producing activities and women's engagement in family and community decision making. SHGs must encourage savings, provide skill training and increase women's access to loans,

4. SHGs should encourage savings, financial help, income-generating prospects, family decision making and women's self-confidence.

CONCLUSION

The study concludes that Self-Help Groups (SHGs) are crucial in empowering rural women in Tamil Nadu by boosting their financial independence, savings, income producing options, self-confidence, and participation in family decision-making. SHGs also promote entrepreneurship and social development among rural women. But, there is a need to provide continual financial support, skill development, and awareness programs to overcome the existing challenges and to increase the empowerment of women.

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