

THE ROLE OF SELF-HELP GROUPS IN PROMOTING WOMEN ENTREPRENEURSHIP IN SMALL INDUSTRIES IN CHENNAI CITY: A STUDY

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Abstract

A total of 250 valid respondents in five Taluks were surveyed for this study, which aimed to determine how self-help groups (SHGs) contribute to promoting women's entrepreneurship in the small industry sector in Chennai city via the SHG program. Distribution of the respondents by area indicates an even participation rate (higher numbers of respondents were located in Perambur-Purasawalkam and Fort-Tondiarpet). Overall, SHGs appear to provide access to financial resources, increase income and increase self-confidence for women entrepreneurs. Based on chi-square tests, there were statistically significant associations between education level and level of satisfaction with SHG programs, as well as between entrepreneurship experience and skill development ($p < 0.05$). Correlation analysis indicates a positive correlation ($r = 0.355$) between women entrepreneurs' level of entrepreneurial skills and their level of overall development. Regression-based analyses indicate low but meaningful levels of influence ($R = 0.287$; $R^2 = 0.082$) of SHGs on overall entrepreneurial success; thus, it is likely that other external variables also affect entrepreneurial success. Therefore, while SHGs provide ongoing support for women entrepreneurs. There are still some challenges that need to be addressed (such as a lack of access to capital and market issues).

Keywords: Self-Help Groups, Women Entrepreneurs, Micro Finance, Skill Development, Small Industries.

Introduction

Women's entrepreneurship is integral to the ongoing evolution of economic development: it is particularly so in less developed nations, where this kind of growth is a goal of government policy aimed at achieving inclusivity. As evidenced by the large number of businesses now owned by women in India—in particular, small and medium enterprises—the increase of female-owned businesses has been an important driver of income for both individual women and their families, as well as an essential means by which women can better their socio-economic positioning within society; yet, this growth does not come without its challenges. Many women entrepreneurs continue to face difficulties, including limited access to financing and loan products, insufficient skills, and significant barriers imposed by societal attitudes toward women participating in the WTO (World Trade Organization).

At present, self-help groups have become important as an effective way to help empower women through locally based institutions. Self-help groups consist of small, voluntary associations of women who get together to gain access to credit and create sources of income. By encouraging members to work together towards shared goals and support one another, self-help groups assist women to deal with financial and social obstacles that stand in the way of starting their own businesses.

Chennai is a rapidly expanding metropolitan area in India, with both industrialisation and residential growth underway. There are many ways for women to start their own small businesses in Chennai, including food processing, tailoring, construction, or providing services. SHGs can help women create and run small businesses in Chennai by giving them access to microcredit, skills, vocational education, and access to markets to sell their products.

Review of Literature

[Suthamathi & Prabu \(2018\)](#), To aid in developing skills needed to make money with SHGs, which have initially formed in the villages, assistance will be required through training. The biggest obstacle facing SHGs is selling and marketing the goods they produce. It is imperative to develop multiple strategies to assist and guide these women so they can sell their products. The sales plans developed should be practical, have low-cost investments, and provide cash sales to the SHGs. Once motivation has been established, the women of the SHGs can tap into their local talents to produce income in their villages.

[Varalakshmi & Yoganandham \(2024\)](#), Women's empowerment has become an important factor affecting global economic growth and development. Women's contributions to social development have been recognized; consequently, many initiatives have been developed and employed to facilitate women's participation in economic, decision-making, and community development activities. The establishment and growth of self-help groups (SHGs) have attracted significant recognition for the role they play in empowering women in the community. This paper will investigate the impact of self-help groups on the socio-economic situation in Tamil Nadu (a state in South India with a rich history and strong economy) and how the last few decades have seen a rapid increase in the number of self-help groups formed and being used by women in rural and semi-rural areas of Tamil Nadu. Through their establishment, self-help groups have helped women obtain access to financial resources while providing social support and opportunities for women to acquire new skills and start new businesses.

[Varalakshmi & Yoganandham et.al \(2024\)](#), Women's Self-Help Groups (SHGs) in Tamil Nadu represent a major grassroots effort to remedy the conditions of impoverished people; additionally, they help develop sustainable, socially responsible solutions to problems related to women's social, political, and economic equity. This development, although established, has not reached a consensus on whether they will be able to achieve their full domestic, regional, or global potential. Unfortunately, there is little extensive empirical evaluation showing the actual impact of Women's SHGs on poverty alleviation and inequality within the state of Tamil Nadu. Additionally, there are differing levels of success depending on geographical and remittance variables. Many research reports have documented numerous positive socio-economic impacts of Women's SHGs (e.g. increased household income, access to lending institutions, improved social standing) as evidence of their significant impact on the overall welfare of the women they serve and the communities where they are located; thus, many members believe that Women's SHGs will be able to create significant socio-economic changes for them and other marginalized groups in Tamil Nadu.

[Tamilazhaki & Aswathi \(2018\)](#), Women have been a focus of concern by the Government of India, and they have initiated many programs to improve women's rights and develop their untapped potential; thus, they will contribute to economic growth. As a viable option for women's empowerment, the Indian Government established Self-Help Groups. This research study assessed the performance and economic impact of the Microfinance program on rural women's investments, income, savings, and employment income. Sixty samples were selected from ten different groups located in the Udumalpet block in the Tiruppur district. Many income-producing activities were started by the SHG participants; The total amount spent (113%-350%), the amount earned annually (128%-382%), and the total amount saved (425%-892%) were all found to have increased after joining self-help groups.

[Archana & Gnanprakasam \(2017\)](#), Self Help Groups (SHGs) are an association of individuals from low socio-economic backgrounds, joining that will ultimately improve their socio-economic status by way of creating various business entities. These associations have expanded throughout all areas of the country of India, with associations being particularly valuable to the economic development of the State of Tamilnadu, thereby facing problems that affect the ongoing success of these associations, which include, finding appropriate marketing by way of finding suitable markets for the products of SHGs and also to the procurement of the raw materials, machinery and equipment to run their SHGs as well as to obtaining the financial assistance from area banks to fund their SHGs, as well as paying back any loans, poor to no packaging on their products, sustaining that SHG, lack of awareness, work and effort related to marketing their specific products. This paper will discuss the various complications faced by SHGs in Tamil Nadu and study the various business complications faced by SHG Entrepreneurs.

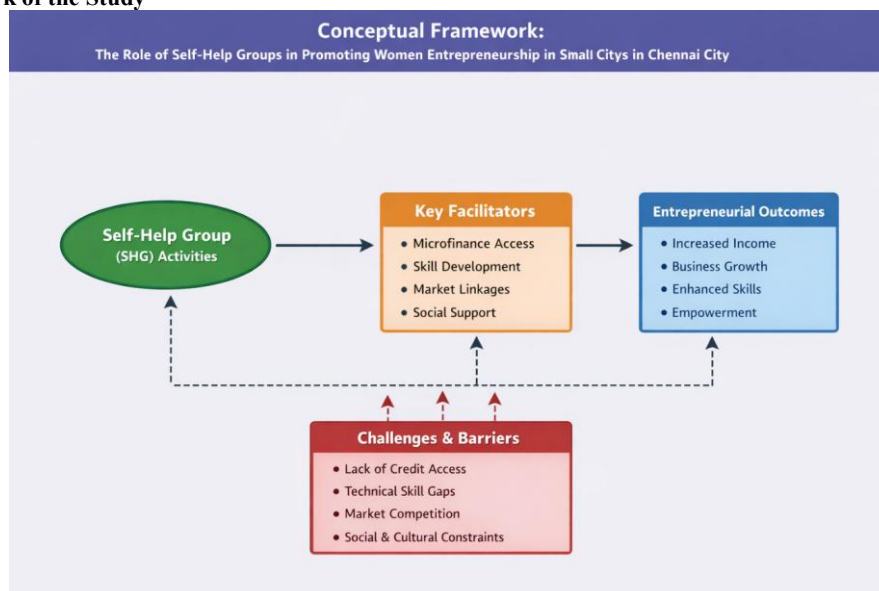
[Balaji Veju \(2018\)](#), Self Help Groups (SHG) as a rural finance concept is not new, as the essence of traditional Indian society is based on mutual support. SHGs represent a powerful means to provide assistance and financial services to rural indigent populations, as facilitated by the government through institutional credit options. They are viewed as one of the important tools for social and economic empowerment of those most disadvantaged within society, particularly rural women. Every developing nation has accepted the Self Help Group movement as a creative solution in advancing the rural credit arena. Women who are below the poverty line band together in support of each other through shared concerns regarding their economic and social situation, whereby they form groups composed of those with similar social and economic backgrounds so that they can save a small amount of money each week to be able to meet their most essential needs, while providing support through mutual aid.

[Selvaraj \(2016\)](#), Micro enterprises are very important for creating jobs and economic output. Micro enterprises encounter several financial accessibility challenges because the finance provider normally does not view the ROI from providing capital to a micro enterprise as being worth the risk. Because of this risk (as it relates to an investor's perspective), an investor will typically be more reserved when it comes to providing financing on a micro-enterprise versus traditional companies. Women entrepreneurs can benefit by providing women with an ownership interest in property and thereby generating a commodity in the state, which will help to support the social sector. In contrast to a job in which a woman is receiving wages, women entrepreneurs will have some independence from their jobs, as well as the ability to make their own decisions. Empowering women through this process will strengthen their image and opportunities in society. There has been an effort to assess if women entrepreneurs have the appropriate personality traits to successfully engage in business by examining their characteristics to determine if they can engage in self-sustaining and independent business activity, thereby supporting entrepreneurship.

Statement of the Problem. Women business owners in the small-scale industrial sector of Chennai continue to deal with the same set of problems as they have in previous years, including an inability to access timely and low-cost credit; limited skills in entrepreneurship and technical fields; lack of market linkages; and cultural or socio-cultural obstacles to business expansion and sustainability. Despite the widespread use of Self-Help Groups (SHGs) to promote financial inclusion and assist women in generating income, it is not clear to what extent these groups are capable of converting access to finance into sustainable entrepreneurial achievements in urban industrial settings. In most cases, participation in SHGs does not fully address business growth, innovation and competitiveness challenges, especially given that small industries are operating with very complicated and changing market dynamics. There are significant differences in the way SHGs operate because there are differences in the availability of support services and institutional linkages. Therefore, there is a need to analyse the extent to which SHGs have advanced women's participation in entrepreneurship in Chennai's small-scale industrial sector and to identify the systemic barriers that limit SHGs' long-term capacity to create economic independence for women entrepreneurs.

Figure: 1

Conceptual Framework of the Study



Sources: Author Define

Self-Help Groups (SHG's) SHGs (Self Help Groups) foster women's entrepreneurship with microfinance access for launching and enlarging their own small-scale businesses. They provide product skills development services (via training) and assist women in establishing market links as a means of connecting them to customers/or purchases. The groups also create an environment for women to build social support networks that increase their confidence in themselves and collectively become stronger. When you combine these all factors, you can achieve higher income, greater opportunities, improved capabilities and level of success- but that even has its challenges because of the restrictions placed on working capital that limit how much Working Capital could be issued and how much Working Capital may actually be issued based on competition for those Working Capital within each market place, and limitations in providing working capital within some communities due to social barriers.

Micro Finance Access. Self-Help Groups (SHGs) are a vital resource for women by providing them with microfinance access as one of the many forms of support they offer. Because SHG loans generally do not require collateral, this type of financing enables women to obtain small loans more easily than they would have access to through traditional banking systems. Through Self Help Groups (SHGs), opportunities

are given to women to secure sources of credit by providing (1) opportunities for regular savings, (2) opportunities for internal lending, and (3) opportunities to use their own, regularly available funds to establish a strong financial foundation from which they can create or expand their own micro-enterprises. When women are provided with timely and accessible credit, they are able to invest in purchasing raw materials, equipment and other items needed to run their businesses, thereby increasing their productivity, increasing their income and supporting their families as they develop micro-enterprises.

Skill Development : Training programs and capacity building in self-help groups (SHGs) or other related bodies are examples of what we call skills development. These programs may include technical skills (e.g., sewing, food processing, handmade products) as well as entrepreneurial skills (i.e., how to develop a business plan, manage finances, and promote). By providing skills and development, opportunities to women, their confidence and ability to take care of their businesses will be improved, allowing them to adjust to changing marketplace conditions.

Market Linkages: Having access to a powerful network that allows Women-owned businesses to connect with market buyers, suppliers and markets will help them take advantage of additional market opportunities. This network also allows women entrepreneurs to exhibit their products in Trade Shows/Exhibitions/Fairs and engage in local bartering through their Self Help Group members. Many self-help groups also collaborate with local and state governments and/or non-profit organisations that help promote sales of their SHG members' products. An effective market link to a 12x or larger network creates better pricing plus increased demand for the products manufactured by small manufacturers, ensuring they develop and maintain growth/sustainability through their small manufacturing business.

Social Support: Support from others in an SHG is an important source of strength, because women in an SHG have a common network of experiences, and support one another by providing encouragement as well as building confidence together. The social support provided by an SHG is instrumental in helping women overcome barriers imposed by society and culture, such as discrimination and limitations on movement. The sense of solidarity among members of an SHG strengthens the development of leadership, decision-making, and feelings of empowerment that promote entrepreneurial success.

Entrepreneurial Outcomes: Women achieve many positive things through being a member of a self-help group (SHG), as well as running their own small businesses. Some of these include increasing their incomes, increasing the scope of their business and developing new technical or managerial abilities. Women also become more confident and independent, and develop better decision-making skills at work, in the home and in their community. Improved economic stability and empowerment of the participants through their participation in SHGs will ultimately lead to a better quality of life and greater community improvement.

Increased Income: Women who take part in Self-Help Groups and small-scale industries benefit from increased income as one of the outcomes of their participation. With access to microfinance, they can invest in productive activities and earn a steady income. This gives them more financial independence and their share of the household expenses. The more women earn, the more they will be able to save, reduce poverty, improve living standards and contribute to the economy overall, thus improving their overall economic well-being.

Business Growth: Women's contribution to Self-Help Groups and micro-enterprises has resulted in significant enterprise growth. Financial assistance and training allow women to increase their output and enhance their products. Increased access to markets results in greater sales and customer reach. Overall, enterprises become more established and profitable over time. All of the above contribute to business sustainability, innovative products/services and help to reinforce the role of women as successful entrepreneurs.

Enhanced Skills: Women's involvement in Self-Help Groups and small industries has resulted in an increase in their skill levels. Women have acquired technical, managerial and financial management skills because of both training and practical experience. They now know how to plan and market a business, as well as how to use resources in an efficient manner. The increased skill level enhances women's ability to use their increased productivity and self-confidence to manage their business operations more efficiently. Women can now effectively manage their business enterprises and adapt to changes in the marketplace to sustain growth.

Women Empowerment: Participation in Self-Help Groups and entrepreneurial endeavors allows women to attain empowerment because of experiencing increased self-confidence, financial independence as well as increased ability to make decisions regarding themselves. By having these experiences, women also become more engaged in the affairs of their entire family and their local community. Additionally, as they are active participants in the economy, their social standing and self-worth improve. Ultimately, women's empowerment will enable them to have independent lives and be valuable contributors to their families' well-being and society as a whole.

Challenges and Barriers: While the results have been encouraging, there are still many obstacles to women business owners, such as low access to credit, insufficient training and education, competition from other providers, and a wide variety of social factors. Many women have issues accessing enough resources to grow their business. Access to the latest technologies and business is not easy to come by, and those who would otherwise be eligible often do not have enough family commitments or suffer from other social barriers that limit their ability to promote their business through entrepreneurship.

Limited Credit Access: Even though they receive assistance from self-help groups, women have trouble obtaining enough credit to develop their businesses. Loan sizes are usually too low to support a business's growth. Delays with loan approvals can cause problems with how the business is operated. These all limit the women's ability to grow and own businesses.

Skills Gaps: Quite a few female entrepreneurs do not have advanced management skills or technical knowledge. As a result, they may not have the proper training to meet those needs; therefore, limiting their ability to create and maintain productive businesses. Without the needed skills, they will not be as innovative or competitive as other companies competing for market share.

Market Competition: Established competitors pose serious threats to women-owned small businesses. Limited resources and a lack of experience with marketing make it difficult for them to have the financial capital that is necessary to compete against their better-funded competitors. Changes in consumer preferences, as well as fluctuations in prices for goods and services, create even more obstacles to growth or survival for these businesses.

Social and Cultural Constraints

Women entrepreneurs have traditionally faced obstacles in their entrepreneurial efforts because society and family duties restrict their mobility and ability to make decisions. Limited mobility and limited power to make decisions limit how women can operate a business and social norms may cause women to have less time and devotion to their business enterprises. These limitations will influence women's overall productivity and the expansion of their businesses.

Objectives of the Study : The Following Objectives are as follows.

1. To examine the socio-economic profile of women entrepreneurs involved in self-help groups in Chennai City.
2. To analyse the role of self-help groups in promoting women entrepreneurs in small-scale industries.
3. To assess the extent of financial support provided by self-help groups to women entrepreneurs.
4. To examine the challenges faced by women entrepreneurs in small industries despite SHG support.

Hypothesis of the Study: The following hypotheses are used in this study.

- There is a significant relationship between Qualification and Satisfaction Level of the SHG's
- There is a significant relationship between Years of Experience and Skill Development & Training.
- There is a positive and significant correlation between SHG Ranking Factors Influencing the women entrepreneurs through SHG's.
- There is a significant indication that age has a significant influence on the ranking of factors affecting women's entrepreneurship through SHGs.

Research Methodology: The researcher used the primary data and secondary data as the basis for this study.

Primary Data: The researchers obtained original data from women who are members of Self-Help Groups in Chennai through a developed form and through personal interviews. The form contained questions about finance, training programs available to women for their businesses,

how the businesses were performing, and what challenges women face in business. As a result, the researchers were able to collect firsthand and verifiable material for this research project.

Secondary Data: Sources of secondary data collection include government reports, journals, books, research articles, and official websites. Secondary data sources also include information from 'NABARD', 'Tamil Nadu Corporation for Development of Women (TNCDW)', and other organizations potentially relevant to the study. The analysis of these sources has provided the context for a review of some of the history of background information, related and developed SHGs and women's entrepreneurship, and policies associated with such groups.

Research Design: This study employs a descriptive research design to investigate how Self Help Groups (SHGs) promote women's entrepreneurship in small-scale industry in the City of Chennai. The purpose of a descriptive research design is to provide a full picture of current conditions, relationships and the effect that SHGs have on developing entrepreneurs. The aim of this study could be achieved by utilising a descriptive approach to collect, analyse, and describe data of social and economic, support and outcome factors associated with being a member of the Self Help Group (SHG).

Sample Size: The researcher collected the primary data through a structured questionnaire and personal interviews with women entrepreneurs belonging to Self Help Groups (SHGs). The researcher distributed 285 questionnaires and received 250 usable responses. 35 responses were discarded as either incomplete or invalid. Therefore, the total number of valid respondents to the research study was 250. Valid respondents comprised of women entrepreneurs operating in small-scale industries and SHGs from Chennai city. Using simple random sampling, the Respondents were selected from SHG members who have engaged in some form of entrepreneurial activity. Using this method allows researchers to have equal representation and decreases any possible sampling bias, which increases the credibility of the study.

Sample Area

The study was conducted in Chennai city, focusing on the top five taluks with high SHG activity. The 250 valid samples were proportionately distributed among the following taluks.

Table 1. Sample area-wise distribution

S. No	Taluk List	No. of. Distribution	Valid Respondents
1	Egmore – Nungabakkam Taluk	60	52
2	Mambalam – Gunidy Taluk	55	48
3	Mylapore – Triplicane Taluk	50	44
4	Perambur – Purasawalkam Taluk	60	53
5	Fort - Tondiarpet Taluk	60	53
Total		285	250

Table 2. Data Analysis for Demo-Graphic Profile

S. No	Variable	Categories	No. of. Respondents	Percentage
1	Age	Below 20 Years	27	10.80
		20-25 Years	131	52.40
		26-30 Years	56	22.40
		31-35 Years	24	9.60
		36-40 Years	12	4.80
		Above 41 Years	0	0
2	Marital Status	Single	61	24.40
		Married	141	56.40
		Widow	31	12.40
		Divorced	17	6.80
3	Educational Qualification	Illiterate	24	9.60
		School Level	12	4.80
		Higher Secondary	38	15.20
		Graduate	146	58.40
		Post Graduate	30	12.00
		Others	0	0
4	Family Type	Nuclear	164	65.60
		Joint	86	34.40
5	Monthly Family Income	Below Rs. 15,000	159	63.60
		16,000 to 30,000	61	24.40
		31,000 to 45,000	15	6.00
		46,000 to 50,000	12	4.80
		Above 51,000	3	1.20
6	Type of Small-Scale Industries	Tailoring	38	15.20
		Food Processing	78	31.20
		Handicrafts	38	15.20
		Retails	52	20.80
		Others	44	17.60
7	Business Experience	Below 1 Year	174	69.60
		1-3 Years	61	24.40
		3-5 Years	15	6.00
		Above 5 Years	0	0
8	Membership Duration in SHGs	Below 1 Year	161	64.40
		1-3 Years	71	28.40
		3-5 Years	18	7.20
		Above 5 Years	0	0
9	Satisfaction Level of SHGs	Low	41	16.40
		Medium	105	42.00
		High	104	41.60
Total			250	100.00

Sources: Primary Data

Table 2 shows that most respondents are in the **20–25 years age group** and are **married**. A majority have completed **graduation** and belong to **nuclear families**. Most respondents fall under the **low-income category (below ₹15,000)**. In terms of business, many are engaged in **food processing**, with **less than one year of experience** and short SHG membership duration. Overall, respondents report a **medium to high level of satisfaction** with SHG activities.

Table 3. Opinion on the Role of Self-Help Groups in Promoting Women Entrepreneurship

S. No	Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
1	SHGs provide easy access to microfinance for business activities.	40 (16.00%)	84 (33.60%)	70 (28.00%)	27 (10.80%)	29 (11.60%)	250 (100%)
2	SHG participation has improved my entrepreneurial skills.	47 (18.80%)	80 (32.00%)	42 (16.80%)	26 (10.40%)	55 (22.00%)	250 (100%)
3	Training programs offered by SHGs are effective.	9 (3.60%)	46 (18.40%)	91 (36.40%)	70 (28.00%)	34 (13.60%)	250 (100%)
4	SHGs help in improving market access for my products.	58 (23.20%)	101 (40.40%)	35 (14.00%)	8 (3.20%)	48 (19.20%)	250 (100%)
5	SHGs have increased my income level.	122 (48.80%)	56 (22.40%)	32 (12.80%)	0	40 (16.00%)	250 (100%)
6	SHGs support business expansion and growth.	10 (4.00%)	28 (11.20%)	104 (41.60%)	47 (18.80%)	61 (24.40%)	250 (100%)
7	SHGs improve confidence and decision-making ability.	147 (58.80%)	54 (21.60%)	17 (6.80%)	0	32 (12.80%)	250 (100%)
8	SHGs provide sufficient guidance for managing business risks.	115 (46.00%)	74 (29.60%)	29 (11.60%)	0	32 (12.80%)	250 (100%)
9	SHG activities encourage savings and financial discipline.	26 (10.40%)	142 (56.80%)	50 (20.00%)	8 (3.20%)	24 (9.60%)	250 (100%)
10	Overall, SHGs have positively influenced my entrepreneurial development.	132 (52.80%)	86 (34.40%)	12 (4.80%)	0	20 (8.00%)	250 (100%)

Sources: Primary Data

Table 3 indicates that most respondents have a **positive opinion about SHGs** in promoting women entrepreneurship. A large number agree that SHGs improve **income, confidence, decision-making ability, and overall development**. Many respondents also feel that SHGs support **market access and savings habits**. However, opinions are mixed regarding **training effectiveness and business expansion support**, showing scope for improvement in these areas.

Table 4. Ranking of Factors Influencing Women Entrepreneurship through Self-Help Groups in Chennai City

S. No	Particulars	Mean Score	Rank
1	Access to Microfinance	2.69	V
2	Skill Development and Training	1.79	VII
3	Market Linkages	4.24	III
4	Social Support and Networking	3.99	IV
5	Government Support and Schemes	2.29	VI
6	Family Support	7.00	I
7	Availability of Raw Materials	6.00	II

Sources: Primary Data

The above Table 4 Shows that ranking shows that **family support** is the most important factor influencing women's entrepreneurship, followed by the **availability of raw materials and market linkages**. **Social support** also plays a notable role. In contrast, **skill development, training, and government support** are given lower importance, indicating that respondents rely more on personal and resource-based factors than institutional support.

Table 5. Reliability Statistics

Case Processing Summary			Reliability Statistics	
Cases	Valid	250	0.852	10
	Excluded	0		
	Total	250		
a. List-wise deletion based on all variables in the procedure				

Sources: Computed SPSS Output Data

The Cronbach's Alpha Value of 0.852 shows that the questionnaire has **GOOD RELIABILITY**. This means the 10 questions are consistent and measure the concept properly. Therefore, the data collected is reliable and can be used for further analysis.

Table 6. Chi-Square Test

S. No	Particulars	Value	Df	Asym. Sig (2 Sided)	Result (P<0.05)
1	Qualification and Satisfaction Level of SHG's	28.534	8	.000	Rejected
2	Years of Experience, Skill Development and Training	45.013	8	.000	Rejected

Sources: SPSS Output

Table 6, shows that "There is a significant relationship between qualification and satisfaction level of SHGs and Years of experience, Skill Development and training."

Table 7. Correlation

Ranking of Factors Influencing Women Entrepreneurship through SHG

Particulars		SHG Participation has improved my entrepreneurial skills	Overall, SHGs have positively influenced my entrepreneurial development
SHG Participation has improved my entrepreneurial skills	Pearson Correlation	1	.355**
	Sig. (2-tailed) N	250	.000 250
Overall, SHGs have positively influenced my entrepreneurial development	Pearson Correlation	.355**	1
	Sig. (2-tailed) N	.000 250	250

**Correlation is significant at the 0.01 level (2-tailed)

Sources: SPSS Output

The correlation value (0.355) shows a **POSITIVE RELATIONSHIP** between improvement in entrepreneurial skills and overall entrepreneurial development. The significance value (.000) indicates that this relationship is statistically meaningful. This means that better skills gained through SHG participation are associated with improved entrepreneurial development.

Table 8. Regression Analysis

Age of the Respondents and Ranking of Factors Influencing Women Entrepreneurship through SHG

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.287 ^a	.082	.067	.940

Sources: SPSS Output

The model shows a low level of relationship (R = 0.287) between the independent variables and the outcome. The R-squared value (0.082) indicates that about 8.2% of the variation is explained by the factors included in the model. This suggests that other factors also influence the dependent variable.

Table 9. ANOVA

Age of the Respondents and Ranking of Factors Influencing Women Entrepreneurship through SHG

Model	Sum of Squares	Df	Mean Square	F	Sig	
1	Regression	19.436	4	4.859	5.499	.000 ^b
	Residual	216.488	245	.884		
	Total	235.924	249			

Sources: SPSS Output

The ANOVA result shows that the regression model is statistically significant, as the significance value (.000) is less than 0.05. This indicates that the independent variables collectively have a meaningful influence on the age of the respondents, and the model is considered valid.

Findings of the Study

According to the research, SHGs have helped women business-owners in Chennai's small-scale industries significantly. They are mostly young, educated women from low-income families who rely on SHGs to access small business loans, begin their operations, and learn how to perform basic financial tasks. There was a noticeable improvement among the members in terms of their earnings, self-confidence, and decision-making following their participation in an SHG. The SHGs also provide an avenue for women to create a habit of saving and some support in getting into a market. The support given through training programs and/or assistance with growing their business is considered somewhat less than effective. The study also found a strong correlation between the amount of support received from family members and the availability of inputs for their business, and the amount of institutional support provided to them has on the success of the business venture. The statistical analyses indicate that education, experience and satisfaction with SHG's activities all have a high degree of correlation with one another, as do skill "development" and overall business growth. Despite the above benefits and the reality that women do face obstacles to establish or continue running their own business, i.e. limited access to credit, competition from male-owned businesses and various social restraints, SHGs have had a positive influence on the growth of women's entrepreneurship; however, better training, funding sources, and access to markets must be developed if their businesses are going to prosper long-term.

Suggestions of the Study

To enhance the productivity of women entrepreneurs in small business ventures, the research concludes that Self-Help Groups (SHGs) need to improve their systems of support for women. The quality of training programs must be enhanced by providing more emphasis on practical skills, business management, and how to use modern technology efficiently. By having financial institutions partner with SHGs to provide timely and complete credit to support the growth of businesses, additional market linkages can also be created for women to sell their products through exhibitions, digital channels or direct selling to customers. Awareness programs may be helpful for members as they learn about government programs that can support them financially and help them grow their businesses. Through encouraging family members and community involvement, family members can also help women SHG leaders. Appropriate organizations should provide regular monitoring and guidance to strengthen access to finance and thereby enhance the sustainability of women's enterprises. Ultimately, improving access to capital, skills, and product visibility will promote women's entrepreneurship that produces stable growth and long-term success. Overcome social barriers to launching and operating their own enterprises.

Conclusion

From the research conducted, it appears clear that female entrepreneurship within small businesses located within Chennai would have been very difficult without SHGs acting as sources of support to female entrepreneurs. The SHGs have provided women, particularly those from low socio-economic backgrounds, with access to financial funds, which has enabled women to become women-owned entrepreneurs and improve their economic status. The results indicate a strong relationship between participation within SHG and the increased feelings of self-confidence, better decision-making and the improved social status of the participant. Overall, the results indicate that there are positive benefits resulting from SHG support; however, there are still some challenges to developing and operating businesses; specifically, the continuing lack of access to credit, the moderately effective training opportunities and lack of access to markets have an adverse effect on the success of women-owned businesses. In addition, the results indicate that, in addition to SHG support, there are other factors, including family support, availability of resources, and having access to financial services, that all play a critical role in entrepreneurial success. Therefore, in order to continue to support female entrepreneurship, the recommendations suggest that: (1) SHGs continue to strengthen financial services; (2) improve training; and (3) provide expanded market opportunities for female-owned businesses. In conclusion, SHGs are a great resource for the creation of female entrepreneurs and the economic empowerment of women; however, continuous support and improvement of the SHGs will be required in order to ensure the long-term success of the female entrepreneurs.

Future Research Determination

Future studies that build on this research project will be increased through identifying a greater geographical scope of study; for example, researchers could also look at performance level comparisons among SHG's in different environments such as rural versus urban. An example of this could be conducted by comparing data collected from SHG members in Chennai against others from around the country. Longitudinal studies might also provide a means of quantifying the growth of woman-owned enterprises as they receive more and continued assistance from SHG's over time. Additional studies could also consider whether the business outcomes of SHG members are positively affected by the use of different types of digital, e-commerce and technology. There is a lack of research about how effective government support schemes are for SHG's, as well as their need to support women entrepreneurs. Comparative studies of the different types of SSIs will improve our

understanding of the barriers and opportunities faced by each type of SSI. Future studies could include how SHG membership influences the long-term impact of Household Income, Education, and Social Mobility on SHG members. The relationship between the leadership practices of SHG's and the performance of SHG's and the performance of group members could provide some helpful insight. More studies that are comprehensive can lead to stronger policies and support systems for women entrepreneurs.

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