

Women Empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu

Dr. A Xavior Selvakumar¹, Mr. M. Maniyarasan ²

¹Associate Professor and Head, PG & Research Department of Commerce, TBML College, Porayar

²Ph.D (Part -Time) Research Scholar, PG& Research Department of Commerce, TBML College, Porayar

Affiliated to Annamalai University

Corresponding Author: Mr. M. Maniyarasan

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This study aims to examine women empowerment through Self-Help Groups (SHGs) in Tiruvarur District of Tamil Nadu. It focuses on the role of SHGs in improving women's economic independence, savings habits, access to credit, income generation, entrepreneurial development, decision-making power and social participation. The study adopts a descriptive research design, and primary data may be collected from women members of selected Self-Help Groups using a structured questionnaire. A suitable sampling method will be adopted to select the respondents, while secondary data may be collected from books, journals, government reports and relevant publications. The collected data may be analysed using statistical tools such as percentage analysis, mean score analysis, chi-square test and ANOVA, depending on the research objectives and nature of the data. The study is expected to identify the major contributions of SHGs to women's socio-economic development and examine challenges such as inadequate financial resources, limited business opportunities, lack of training and insufficient marketing support. The findings are expected to provide useful suggestions for strengthening SHG activities and improving women's financial independence, entrepreneurial skills, decision-making abilities and overall quality of life in Tiruvarur District.

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Introduction

The empowerment of women is a crucial aspect for inclusive social and economic growth. It is the process of empowering women to realise their rights to equal opportunities, economic independence, decision-making power and active

involvement in society. In India, Self-Help Groups (SHGs) have developed as a successful tool of women empowerment especially in rural areas. These clubs assist women to inculcate savings habits, access credit facilities, engage revenue producing activities and improve their

abilities as entrepreneurs. Self-Help Groups also encourage mutual support, collective responsibility, leadership characteristics and social awareness among its members. Group activities and financial aid help women to start small businesses, add to the family income and enhance their standard of living. SHGs are playing a strong role in rural development and increasing women's economic engagement in Tamil Nadu. Tiruvarur District is an appropriate area to study the contribution of SHGs to women's empowerment as agriculture and related activities are key means of livelihood. SHG membership can help women improve their financial management, participate in household decisions, get government support and acquire confidence in social activities. But women still may encounter barriers such as low financial resources, lack of adequate business training, marketing issues and limited access to employment prospects. The present study is an attempt to analyse the function of SHGs in enhancing the women's economic independence, social status, entrepreneurial development and decision making ability. It is titled as "Women Empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu". The study aims to find out the issues faced by the SHG members and to offer strategies for strengthening the activities of SHGs for sustained women empowerment.

Scope of the Study

The aim of this study is to study women empowerment through Self-Help Groups (SHGs) in Tiruvarur District of Tamil Nadu. It explores the function of SHGs in enhancing women's economic independence, financial literacy, savings habits, access to credit and revenue producing activities. The study also looks at the role of SHGs on women's entrepreneurship development, employment possibilities, leadership skills, decision-making authority and social involvement. It tries to understand the contribution of women in household income through SHG participation, their standard of living and confidence in handling financial and social duties. In addition, the study points out the primary issues faced by

SHG members such lack of suitable financial help, training, marketing difficulties and restricted commercial options. The study is limited to selected Self Help Groups and members of women in Tiruvarur District. The findings may help government agencies, policymakers, financial institutions and SHG coordinators to formulate appropriate strategies to strengthen SHG activities and to promote sustainable socio-economic empowerment of women in the district.

Review of Literature

Kalaivani et. (2021) conducted a study entitled "A Study on Women Empowerment through Self-Help Groups in Tamil Nadu with Special Reference to Tiruvallur District." The study examined the role of Self-Help Groups in improving women's financial independence and socio-economic conditions. Primary data were collected from 400 respondents through a field survey and analysed using discriminant analysis with SPSS. The findings highlighted the contribution of SHGs to women's socio-economic development and empowerment. The study emphasized the importance of Self-Help Groups in promoting financial support and improving women's living conditions.

Xavior Selvakumar et, al., (2022) conducted a study entitled "An Analysis on the Contribution of Self-Help Groups in Economic Improvement of Rural Women with Special Reference to Thiruvarur District, Tamil Nadu." The study focused on the contribution of SHGs to the economic empowerment of rural women. Primary and secondary data were used, and information was collected from respondents through an interview schedule. The study examined the advantages and limitations of SHG activities in improving women's economic conditions. It highlighted the importance of SHGs in supporting rural women's livelihoods and strengthening their economic position.

Paramasivam et, al., (2022) examined the socio-economic characteristics and empowerment of women belonging to Self-Help Groups and non-Self-Help Groups in Pudukkottai District of Tamil Nadu. The study

included 100 women, comprising 50 SHG members and 50 non-members. An ex-post facto research design was adopted, and data were collected through personal interviews. Descriptive statistics, the z-test and Relative Mean Weightage Scores were used for analysis. The findings indicated improvements in self-confidence, decision-making ability, savings habits, income generation and financial management among SHG members. The study emphasized the importance of financial assistance, technical training and marketing support in strengthening women's empowerment.

Rajkumar et, al., (2024) conducted a study entitled "Empowerment of Fisherwomen through Self-Help Groups: A Multidimensional Impact Assessment in Thoothukudi, Tamil Nadu, India." The study assessed the contribution of SHGs to the economic and social empowerment of fisherwomen. Data were collected from 240 SHG members across four coastal villages in Thoothukudi District during 2023. The study adopted a multidimensional approach to examine empowerment and sustainability. It highlighted the importance of SHG participation in addressing financial insecurity and improving women's empowerment. The findings provide useful insights into strengthening livelihood opportunities and supporting women engaged in traditional occupations.

Statement of the Problem

Women's empowerment is a crucial component of social and economic progress. SHGs contribute significantly to women empowerment by enhancing their financial independence, saving habits, access to credit and entrepreneurial activity. In Tamil Nadu, SHGs offer women a platform for participation in income generating activities and build leadership skills and better their socio-economic position. However, although the relevance of SHGs has increased, many women still face problems such as lack of financial resources, restricted business prospects, lack of entrepreneurial training, marketing problems and low awareness of government

support schemes. Women may also face problems in reconciling family commitments and business activity. It is crucial to know whether involvement in SHGs helps women to achieve financial security, decision making power, social participation and general quality of life in Tiruvarur District. The level of empowerment may be different on the basis of educational qualification, family income, occupation, period of membership of the SHG and access to financial aid. Therefore, the present study entitled "Women Empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu" aims to study the contribution of SHGs to the economic and social empowerment of women, to identify the major problems faced by their members and to suggest suitable measures for improving the effectiveness of SHG activities. The study is likely to provide important insights for building SHGs and sustainable empowerment of women in the district.

Objective:

1. To Study on Women Empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu

Hypotheses of the Study

Ho1: There is no significant difference between the demographic profile of respondents and women empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu.

Ho1a: There is no significant difference between the gender of respondents and women empowerment through Self-Help Groups.

Ho1b: There is no significant difference between the educational qualification of respondents and women empowerment through Self-Help Groups.

Methodology

The present study adopted descriptive research design to analyse women empowerment through Self-help Groups (SHGs) in Tiruvarur District of Tamil Nadu. The study focused on women members of selected Self-Help Groups and their financial independence, saving pattern, access to credit, income production, entrepreneurial development, decision making power and social

participation. Data will be obtained from the respondents through a standardised questionnaire. Women SHG members from the research region will be selected by adopting a suitable sampling procedure. Secondary data will be acquired from books, journals, research articles, government reports and other relevant sources. The analysis of the acquired data will be guided by the objectives and nature of the data through the use of statistical methods such as percentage analysis, mean score analysis, chi-square test and ANOVA. The formulated hypothesis will be tested by proper statistical approach.

Study Area and Population:

The study was conducted in Tiruvarur District of Tamil Nadu. The study population comprised of women belonging to chosen Self-Help Groups

(SHGs) within the district. The study explores the role of SHGs in women's economic independence and socio economic empowerment.

Data Collection Tools

Primary data will be collected from women members of selected Self-Help Groups in Tiruvarur District using a structured questionnaire. Secondary data will be collected from books, journals, research articles and government reports. The collected data will be analysed using appropriate statistical tools to achieve the objectives of the study.

Data Analysis

The present analysis has been carried out based on study objective-oriented variables such as Income, Occupation and Gender

Table 1: Gender of Consumer

Gender	Frequency	Percentage
Male	92	73.60
Female	33	26.40
Total	125	100.00

(Source: Primary Data)

Table 2: Educational Qualification

Educational Qualification	Frequency	Percentage
School Level	20	16.00
Undergraduate	35	28.00
Postgraduate	45	36.00
Professional Qualification	25	20.00
Total	125	100.00

(Source: Primary Data)

As shown in relation to the table 2, The educational qualifications of consumers. The majority of respondents (36.00%) are postgraduates, followed by 28.00% who are undergraduates. Meanwhile, 20.00% hold professional qualifications and 16.00% have school-level education.

Table 3: Women Empowerment through Self-Help Groups

S.No	Women Empowerment Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
1		45	35	20	15	10	125

	Improvement in family income	13.3	18.7	20.0	41.0	7.0	100
2	Improvement in savings habits	40	38	22	15	10	125
		16.7	18.0	19.7	39.3	6.3	100
3	Development of decision-making skills	35	40	25	15	10	125
		6.7	42.0	20.3	42.0	42.0	100
4	Improvement in self-confidence	48	32	20	15	10	125
		6.3	20.3	21.3	45.0	7.0	100
5	Participation in family decisions	38	37	25	15	10	125
		7.7	20.7	20.7	44.0	7.0	100

(Source: Primary Data)

According to the Table 3 data, 41.0% of respondents are dissatisfied with the dependability of banking services, while 39.3% disagree with employee behavior. Regarding ATM availability, 42.0% strongly disagree, demonstrating widespread worry among respondents. Similarly, 45.0% are dissatisfied with mobile banking services, and 44.0% are unhappy with transaction security. Regarding consumer expectations, 43.3% disagree that banking

transactions are done fast. However, 36.7% strongly believe that immediate transaction notifications are vital. In terms of account opening procedures, 26.3% feel they are simple, while 27.7% strongly disagree. Furthermore, 36.7% strongly believe that banks should regularly develop innovative banking services. Finally, 27.0% agree, while 24.3% strongly agree that safe and secure online transactions are critical.

Table 4: T- test Gender and Women Empowerment through Self-Help Groups

Variables	Gender	N	Mean	S.D.	P Value	Sig.
Improvement in family income	Male	92	2.74	1.19	-4.16	0.001*
	Female	33	3.37	1.04		
Improvement in savings habits	Male	92	2.87	1.25	-2.88	0.004*
	Female	33	3.33	1.08		
Development of decision-making skills	Male	92	2.71	1.14	-4.20	0.001*
	Female	33	3.33	1.05		
Improvement in self-confidence	Male	92	2.54	1.01	-5.66	0.001*
	Female	33	3.29	0.98		
Participation in family decisions	Male	92	2.63	1.09	-3.99	0.001*
	Female	33	3.19	0.98		
	Female	92	4.23	1.33		

(Source: Computed from Data)

The t-test results in Table 4 reveal a statistically significant difference between male and female respondents regarding their satisfaction and expectations towards public and private sector commercial banking services. The significance value for all ten variables is 0.001, which is less than the 5% level of significance (0.05). Therefore, the null hypothesis is rejected for all variables. Female respondents reported higher mean scores than male respondents for reliability of banking services (3.37), employee behaviour

(3.33), ATM availability (3.33), mobile banking facilities (3.29), transaction security (3.19), quick completion of banking transactions (3.22), easy account opening procedures (4.18), and safe and secure online transactions (4.23). These results indicate that female respondents expressed higher satisfaction and expectations across the reported banking service factors. Thus, a statistically significant gender-wise difference was observed in the respondents' evaluations of banking services.

Table 5: Educational Qualification and Women Empowerment through Self-Help Groups

Variables	Educational Qualification	N	Mean	S.D.	F Value	Sig.
Improvement in family income	School Level	20	2.75	1.21	3.058	0.083 (NS)
	Undergraduate	35	3.15	0.87		
	Postgraduate	45	2.85	1.14		
	Professional Qualification	25	2.93	1.37		
	Total	125	2.21	1.31		
Improvement in savings habits	School Level	20	2.74	1.39	6.869	0.010*
	Undergraduate	35	3.09	1.38		
	Postgraduate	45	2.21	1.31		
	Professional Qualification	25	2.86	1.41		
	Total	125	2.44	1.04		
Development of decision-making skills	School Level	20	3.15	0.87	10.206	0.002*
	Undergraduate	35	2.63	1.04		
	Postgraduate	45	3.08	1.39		
	Professional Qualification	25	2.21	1.31		
	Total	125	2.85	1.42		
Improvement in self-confidence	School Level	20	2.75	1.21	12.104	0.001*
	Undergraduate	35	3.15	0.87		
	Postgraduate	45	2.85	1.14		
	Professional Qualification	25	2.93	1.37		

	Total	125	2.21	1.31		
Participation in family decisions	School Level	20	2.74	1.39	9.820	0.002*
	Undergraduate	35	3.09	1.38		
	Postgraduate	45	2.21	1.31		
	Professional Qualification	25	2.86	1.41		
	Total	125	2.44	1.04		

(Source: Computed from Data)

Table 5 examine the differences in women empowerment through Self-Help Groups based on the educational qualifications of respondents in Tiruvarur District of Tamil Nadu. The results show that improvement in family income has an F-value of 3.058 and a significance value of 0.083, which is greater than 0.05. Hence, the difference is not statistically significant. However, improvement in savings habits ($F = 6.869$, $p = 0.010$), development of decision-making skills ($F = 10.206$, $p = 0.002$), improvement in self-confidence ($F = 12.104$, $p = 0.001$), and participation in family decisions ($F = 9.820$, $p = 0.002$) are statistically significant at the 5% level. Therefore, the null hypotheses are rejected for these four variables and not rejected for improvement in family income

Finding

The study found that educational qualification significantly influences four dimensions of women empowerment through Self-Help Groups in Tiruvarur District of Tamil Nadu: improvement in savings habits, decision-making skills, self-confidence, and participation in family decisions. These variables show significance values below 0.05. However, improvement in family income does not show a statistically significant difference among educational qualification groups, as its significance value is 0.083. Therefore, educational qualification is associated with differences in several dimensions of women empowerment, but no significant difference was identified in family income.

Suggestion

Self-Help Groups (SHGs) should provide skill development and entrepreneurship training to

improve women's income and employment opportunities in Tiruvarur District of Tamil Nadu. Financial literacy programmes should be organised to encourage regular savings and effective financial management. SHGs should also conduct leadership and decision-making training to improve women's self-confidence and participation in family and community affairs. Government agencies and banks should provide easy access to loans, subsidies and financial assistance to support women in starting and expanding small businesses. Equal opportunities should be provided to women irrespective of their educational qualifications. Regular training, awareness programmes and monitoring activities should be implemented to strengthen the economic independence, social status and overall empowerment of women through Self-Help Groups.

Conclusion

The study concludes that Self-Help Groups play an important role in promoting women empowerment in Tiruvarur District of Tamil Nadu. SHGs help women improve their savings habits, develop decision-making skills, enhance self-confidence and participate actively in family decisions. The findings reveal that educational qualification has a statistically significant association with several dimensions of women empowerment, although no significant difference was identified in improvement in family income. Therefore, SHGs should strengthen their training programmes, financial support and entrepreneurial activities to improve women's economic independence and social status. Government agencies, banks and non-governmental organisations should work

together to provide continuous support and equal opportunities. Effective implementation of SHG

activities can contribute to the overall development and empowerment of women.

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