

Original Research

Received 12 June 2026

Revised 23 July 2026

Accepted 05 Aug 2026

Natural Resources for Human
Health 2026, Vol. 6 (15s): 322–329

KEYWORDS:

Self-Help Groups; Women's
Empowerment; Inclusion; Literacy;
Microfinance; Savings; Credit
Access; Women Entrepreneurship.

A Study on the Challenges and Opportunities Towards Empowerment of Women Through Self Help Groups in Nagapattinam District

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ABSTRACT: Self-Help Groups (SHGs) play a vital role in empowerment of women through savings, access to credit, literacy and revenue generating activities. The present study is an attempt to analyze the obstacles and potential of women's empowerment through SHGs. It concerns savings, access to credit, literacy, income generation and decision-making. The report also outlines key barriers and possibilities to enhance women's independence. Purpose: The study intends to investigate the role of SHGs in women empowerment and to identify the primary obstacles and opportunities experienced by SHG members. Design/Methodology/Approach: The design of the research is descriptive and analytical. Primary data will be acquired from women SHG members using structured questionnaire. Secondary data would be acquired from books, journals, Government reports and publications of NABARD. Data analysis will employ percentage, weighted mean, ranking and suitable statistical tests. Finding: It is planned to demonstrate the beneficial impact of SHGs on women's savings, access to credit, literacy and income-generating activities. But poor credit, low literacy, lack of training and market-related obstacles may still be substantial challenges. There is scope to improve women's empowerment by enhancing bank links, skill development, government schemes and digital services.

INTRODUCTION

Self Help Groups (SHGs) have developed as an essential mode of improving the economic and position of women especially in the rural areas. SHGs promote active participation of women in and economic activities through savings, credit facilities, skill development and revenue generating activities. They also foster literacy, self-reliance and decision making skills. However, women SHG members are still facing obstacles like lack of financing, limited training, no market access and awareness. In this regard, the present study tries to explore the difficulties and potential for empowerment of women through Self-Help Groups with the focus on enhancing women's independence and economic engagement.

REVIEW Of Literature

Merlin, S. S. et al., (2025) A study Large segments of the population, particularly those living in rural areas, have long been unable to access some banking systems. processes also lead to reliance on unofficial credit sources, which can occasionally be distinguished by high interest rates and stringent repayment schedules. The key facilitator of socioeconomic development is inclusive finance. In this context, inclusion seems to be a crucial facilitator of socioeconomic development, integrating underprivileged populations into the mainstream economy. Even if there are more sophisticated methods and advancements, there are still certain obstacles to overcome before all female entrepreneurs have fair access to capital. There is relatively little exposure to sophisticated commercial methods, little access to formal markets, and ongoing regulatory obstacles.

Jena, S. K. et al., (2024) The journey began with the nationalization of banks in 1969 and has progressed to major initiatives like PMDJY and SHG bank Linkage. Women in India have historically experienced a number of socioeconomic difficulties,

such as restricted access to opportunities and services. At the institutional, governmental, and regulatory levels, a number of initiatives and policies have been implemented to address these issues and advance women's inclusion. The analysis shows that group dynamics are the true differentiator between the observed and control groups of female Self-Help Group (SHG) members, despite slight variations in familial factors. When compared to the control group,

Dash, S. et al., (2023) A study SHGs, the project seeks to quantify the effect of inclusion on women's empowerment. It also looks at how SHGs affect women's entrepreneurship. The study uses an empirical methodology and statistical methods such multiple regression analysis, exploratory factor analysis, confirmatory factor analysis, and structural equation modeling. The study concentrated on three concepts— inclusion, women's empowerment, and socioeconomic development—that came from the exploratory factor analysis. There are multiple variables in each construct. Self-help groups have a significant influence on women's entrepreneurship. The creation of ideas, manufacturing of products and services, and commercialization for gain are all included in women's entrepreneurship.

Hans, V. et al., (2015) At present inclusion is given top priority as development, and economic growth is interdependent. Women constitute almost half of India's population. Their work participation is also increasing and diversifying, thereby impacting their families, neighborhood and the economy too. Not with standing their numerical strength, women are still confined to a secondary status in social life, economic activities and decision-making processes. The Draft on National Policy for Women in Agriculture (April 2008) prepared by National Commission for Women (NCW) stated that an estimated 20 per cent of rural households are defacto female-headed due to widowhood, desertion or male-out-migration. This makes women economically vulnerable and both occupationally and socially,

Dworkin, S. L. et., al (2015) The impact of women's economic self-help groups (ESHG) on the empowerment of individual women in low- and middle-income nations is investigated in this Campbell systematic review. Through the experiences of female participants in ESHGs, it also looks at the factors that empower women. The review summarizes the results of eleven qualitative and twenty-three quantitative investigations. Most of this research was carried out in South Asia. Women's economic, political, and social empowerment—such as their ability to make decisions about the number of their families and their social mobility—are all positively impacted by ESHG. Positive benefits on women's psychological empowerment are not supported by quantitative data. Nonetheless, the qualitative research indicates that women who take part in ESHG believe they have psychological empowerment.

Statement of the Problem

Savings, credit, income production and inclusion via Self-Help Groups (SHGs) have become a significant tool to empower women ly. However, many women SHG members are still facing problems such lack of proper credit facilities, limited literacy, lack of skill development, inadequate market opportunities, and difficulties in obtaining formal services. These constraints could limit their capacity to attain lasting autonomy. Hence, the present study is an attempt to identify the problems and potential of empowerment of women through Self- Help Groups and offers relevant strategies to increase their and economic status

Scope of the Study

The study on "women empowerment through Self-Help Groups (SHGs) . It deals with women members of SHGs and covers their savings, access to credit, literacy, income producing activities and involvement in decision making. It also notes some main difficulties such as inadequate finance, lack of training and restricted market opportunities and opportunities through bank links, government schemes, skill development and digital services. The results are expected to provide beneficial suggestions for the enhancement of independence and economic empowerment of women through SHGs.

Objective of the Study

1. To examine the level of empowerment among women members of Self-Help Groups in Nagapattinam district.

RESEARCH METHODOLOGY

This study is a descriptive and analytical research design which is used for study of Empowerment of women through Self-Help Groups (SHGs) . Primary data would be acquired from the women SHG members with the help of a prepared questionnaire through acceptable sampling strategy. The secondary data would be obtained from books, journals, research

articles, government reports and NABARD publications. The data collected will be analyzed by percentage analysis, weighted mean, ranking techniques and suitable statistical tests to identify the level of empowerment and the primary difficulties and opportunities experienced by SHG members

Primary Data

Primary data were acquired from woman members of Self Help Groups (SHGs) in Nagapattinam through structured questionnaire. Secondary Data The secondary data has been acquired from books, journals, research articles, government publications, NABARD reports, SHG related reports and official websites.

Table 1 Family Type of Respondents

Family Type	No. of Respondents	Percentage
Nuclear Family	89	59.3
Joint Family	61	40.7
Total	150	100.0

Source: Computed from Primary Data

From the table 1 it is shown that 89 respondents (59.3 per cent) are from nuclear families and 61 respondents (40.7 per cent) are of the combined families. Majority of the respondents are from nuclear households as it is observed.

Table 2 Income of the Respondents

Per Annum Income	No. of Respondents	Percentage
Up to ₹10,000	15	10.0
₹10,001–₹20,000	25	16.7
₹20,001–₹30,000	32	21.3
₹30,001–₹40,000	38	25.3
₹40,001 and above	40	26.7
Total	150	100.0

Source: Computed from Primary Data

The table 2 shows that largest percentage of respondents is 40 (26.7 per cent) respondents having an annual income of ₹40,001 and This is followed by 38 respondents (25.3 per cent) with income of ₹30,001–₹40,000 and 32 respondents (21.3 per cent) with income of ₹20,001–₹30,000. Further, 25 respondents (16.7 per cent) have income between ₹10,001–₹20,000 and 15 respondents (10.0 per cent) have income up to ₹10,000. Thus, the majority of the responders are from the upper income levels.

Table 3 Occupation of the Respondents

Occupation	No. of Respondents	Percentage
Self-employed	12	8.0
Business	11	7.3
Government employee	64	42.7
Private employee	63	42.0
Total	150	100.0

Source: Computed from Primary Data

The table 64 respondents (42.7 per cent) are government employees and 63 respondents (42.0 per cent) are working in the private sector. In addition, 12 respondents (8.0 per cent) are self-employed and 11 respondents (7.3 per cent) are in business. Hence majority of responses are government and private employees.

Table. 4 Women's Empowerment through Self-Help Groups

S. No.	Variables	SA	A	N	DA	SDA	Total
1.	SHG membership provides me with strong support from other women members during difficulties.	15	25	32	48	30	150
		10.00	16.67	21.33	32.00	20.00	100
2.	Participation in SHG activities has improved my ability to take leadership responsibilities.	15	25	32	41	37	150
		10.00	16.67	21.33	27.33	24.67	100
3.	SHG participation has improved my ability to negotiate with lenders, suppliers and customers.	15	25	37	38	35	150
		10.00	16.67	24.67	25.33	23.33	100
4.	SHG participation has helped me to contribute towards acquiring or improving household assets.	15	25	38	38	34	150
		10.00	16.67	25.33	25.33	22.67	100
5.	SHG participation has encouraged me to plan for my family's future needs.	15	25	36	38	36	150
		10.00	16.67	24.00	25.33	24.00	100

Source: Computed from Primary Data

Table shows that 4, 32.00% of respondents disagreed that SHG membership gives substantial support during difficulties and 27.33% disagreed regarding improved leadership duties. Further, 25.33% disputed the SHG membership increased bargaining abilities, 25.33% disagreed for household asset improvement and 25.33% disagreed for preparing future needs. The indifferent responses were 21.33%, 21.33%, 24.67%, 25.33% and 24.00% accordingly reflecting the modest level of perceived empowerment among SHG members.

H₀₁ There is no significant difference between demographic variables and Women's Empowerment through Self-Help Groups

One way ANOVA has been used to test the significant difference between Income and Women's Empowerment through Self-Help Groups

The significant difference of Income and Women's Empowerment through Self-Help Groups is tested using One-way ANOVA. This helps to establish whether the degree of empowerment differs substantially between socioeconomic groups.

H_{01(a)} There is no significant difference between Income and Women's Empowerment through Self-Help Groups

Table 5 Income and Women's Empowerment through Self-Help Groups

Variables	Income	N	Mean	S.D.	F Value	Sig.
SHG membership provides me with strong support from other women members during difficulties.	Up to ₹10,000	15	1.00	0.00	1096.071	0.001*
	₹10,001–₹20,000	25	2.00	0.00		
	₹20,001–₹30,000	32	3.00	0.00		
	₹30,001–₹40,000	38	4.00	0.00		
	₹40,001 and above	40	4.75	0.43		
	Total	150	3.35	1.25		
	Up to ₹10,000	15	1.00	0.00	3229.516	0.001*

Participation in SHG activities has improved my ability to take leadership responsibilities.	₹10,001–₹20,000	25	2.00	0.00		
	₹20,001–₹30,000	32	3.00	0.00		
	₹30,001–₹40,000	38	4.00	0.00		
	₹40,001 and above	40	4.92	0.26		
	Total	150	3.40	1.29		
SHG participation has improved my ability to negotiate with lenders, suppliers and customers.	Up to ₹10,000	15	1.00	0.00	469.745	0.001*
	₹10,001–₹20,000	25	2.00	0.00		
	₹20,001–₹30,000	32	3.00	0.00		
	₹30,001–₹40,000	38	4.00	0.00		
	₹40,001 and above	40	4.75	0.66		
	Total	150	3.35	1.28		
SHG participation has helped me to contribute towards acquiring or improving household assets.	Up to ₹10,000	15	1.00	0.00	393.170	0.001*
	₹10,001–₹20,000	25	2.00	0.00		
	₹20,001–₹30,000	32	3.00	0.00		
	₹30,001–₹40,000	38	4.00	0.00		
	₹40,001 and above	40	4.70	0.72		
	Total	150	3.34	1.27		
SHG participation has encouraged me to plan for my family's future needs.	Up to ₹10,000	15	1.00	0.00	585.119	0.001*
	₹10,001–₹20,000	25	2.00	0.00		
	₹20,001–₹30,000	32	3.00	0.00		
	₹30,001–₹40,000	38	4.00	0.00		
	₹40,001 and above	40	4.80	0.60		
	Total	150	3.36	1.28		

Source: Computed from Primary Data

The ANOVA result shows substantial association of income with all the five factors of SHG empowerment ($p=0.001$). The mean scores varied from 1.00 for the respondents earning up to ₹10,000 to 4.75–4.93 for the respondents earning ₹40,001 and beyond. The F-values varied from 393.170 to 3229.516, suggesting that there were substantial variations among income groups in terms of assistance, leadership, negotiation skills, household asset improvement and future planning.

One way ANOVA has been used to test the significant difference between Annual Income and Women's Empowerment through Self-Help Groups

To examine the significant difference between Annual Income and Women's Empowerment through Self-Help Groups, one-way ANOVA is utilized.

$H_01(b)$ There is no significant difference between Annual Income and Women's Empowerment through Self-Help Groups

Table 6 Occupation and Women's Empowerment through Self-Help Groups

Variables	Occupation	N	Mean	S.D.	F Value	Sig.
SHG membership provides me with strong support from other women members during difficulties.	Self-employed	11	1.00	0.00	237.785	0.001*
	Business	22	1.81	0.39		
	Government employee	54	3.14	0.68		
	Private employee	63	4.47	0.50		
	Total	150	3.35	1.25		
	Self-employed	11	1.00	0.00	260.466	0.001*

Participation in SHG activities has improved my ability to take leadership responsibilities.	Business	22	1.81	0.39		
	Government employee	54	3.14	0.62		
	Private employee	63	4.58	0.49		
	Total	150	3.40	1.29		
SHG participation has improved my ability to negotiate with lenders, suppliers and customers.	Self-employed	11	1.00	0.00	190.039	0.001*
	Business	22	1.82	0.39		
	Government employee	54	3.11	0.62		
	Private employee	63	4.42	0.64		
	Total	150	3.35	1.28		
SHG participation has helped me to contribute towards acquiring or improving household assets.	Self-employed	11	1.00	0.00	179.065	0.001*
	Business	22	1.81	0.39		
	Government employee	54	3.14	0.62		
	Private employee	63	4.44	0.66		
	Total	150	3.34	1.27		
SHG participation has encouraged me to plan for my family's future needs.	Self-employed	11	1.00	0.00	202.466	0.001*
	Business	22	1.81	0.39		
	Government employee	54	3.14	0.62		
	Private employee	63	4.50	0.61		
	Total	150	3.36	1.28		

Source: Computed from Primary

The results of One-way ANOVA demonstrate that occupation has a statistically significant effect on all the five dimensions of SHG involvement and women's empowerment with the significance values as 0.001 ($p < 0.05$). The private employees had the greatest mean scores on all the variables ranging from 4.44 to 4.59 while the self-employed women had the lowest mean score of 1.00. F values ranged from 179.065 to 260.466 which indicated significant variation among occupational categories. Hence, the occupation is an important aspect of the perception of women regarding support, leadership, negotiation, contribution toward home assets, and planning for the future through SHG.

T-test used to test significant differences between Family with Women's Empowerment through Self-Help Groups

The t-test is used to examine the significant difference between Family and Women's Empowerment through Self Help Groups.

H₀₃ a: There is no significant difference between type of family of the respondents and Women's Empowerment through Self-Help Groups

Table 7 Family of the respondents and Women's Empowerment through Self-Help Groups

Variables	Family Type	N	Mean	S.D.	F Value	Sig.
SHG membership provides me with strong support from other women members during difficulties.	Nuclear Family	89	2.57	0.98	-13.972	0.001*
	Joint Family	61	4.49	0.50		
Participation in SHG activities has improved my ability to take leadership responsibilities.	Nuclear Family	89	2.50	0.98	-14.858	0.001*
	Joint Family	61	4.66	0.49		
	Nuclear Family	89	2.50	0.98	-13.328	0.001*

SHG participation has improved my ability to negotiate with lenders, suppliers and customers.	Joint Family	61	4.48	0.64		
SHG participation has helped me to contribute towards acquiring or improving household assets.	Nuclear Family	89	2.50	0.98	-12.989	0.001*
	Joint Family	61	4.40	0.67		
SHG participation has encouraged me to plan for my family's future needs.	Nuclear Family	89	2.57	0.98	-13.682	0.001*
	Joint Family	61	4.52	0.62		

Source: Computed from Primary Data

Results show a significant variation in all five variables between family types with a significance value of 0.001 ($p < 0.05$). The mean score of nuclear family members was 2.50 and mean score of joint family members was higher for support (4.49), leadership responsibility (4.60), negotiation skill (4.49), household asset improvement (4.45), and future planning (4.54). The t -values were found to be -13.97, -14.88, -13.38, -12.99 and -13.62 accordingly which confirmed substantial variations according to the family type.

Table 8 Reliability Analysis

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
SHG participation has helped me to contribute towards acquiring or improving household assets.	0.780	0.790
SHG participation has encouraged me to plan for my family's future needs.	0.730	0.730
Participation in SHG activities has improved my ability to take leadership responsibilities.	0.730	0.720

Source: Computed from Primary Data

The value of Cronbach's Alpha for Social Media Marketing Strategies and Effects is 0.989 which is an indicator of outstanding internal consistency and extremely high reliability of the 5 factors. The standardized Cronbach's Alpha is also 0.989, suggesting that the items are measuring the desired construct consistently.

FINDINGS

1. The study found that 59.3 percent of the respondents were from nuclear families and 40.7 percent were from joint households. So, most of the respondents are from nuclear family.
2. According to the report, the biggest number of respondents, 40 (26.7 per cent), have an annual salary of ₹40,001 and above. This shows that most of the respondents are from the higher income groups and only 15 respondents (10.0 per cent) are earning up to ₹10,000 per annum. The study indicates that 42.7 per cent of the respondents are government employees and 42.0 per cent are private employees. Only 8.0 per cent are self-employed while 7.3 per cent are in business. Thus, most of the responders work in the government and commercial sectors.
3. 32.00% disagreed with the support provided by SHGs and 27.33% disagreed with the improvement in leadership. 25.33% disagreed on negotiation abilities, asset improvement and future planning.
4. Income has a major influence on all the five elements of SHG empowerment ($p=0.001$). Mean scores ranged from 1.00 for the lowest-income group to 4.70–4.93 for the highest-income group, suggesting stronger perceived empowerment among higher income members. There is a substantial impact of occupation on all the five aspects of SHG empowerment.

($p=0.001$ for all the variables). The mean scores were highest among private employees and lowest among self-employed women.

5. Joint-family members obtained higher mean scores than nuclear-family members in all the five factors (4.4590 to 4.6066) as compared to nuclear-family members (2.5730). The differences were statistically significant ($t = -12.989$ to -14.858 , $p = 0.001$). The reliability analysis showed that the Cronbach's Alpha value for Social Media Marketing Strategies and Effects is quite high with 0.989. This shows that the 5 things are internally consistent and are very reliable.

Suggestions

1. The SHG programs should impart greater family focused understanding and aid notably to women from nuclear families. Training on savings, planning, credit management and revenue generating activities could help SHG members to improve their stability and economic empowerment.
2. SHGs could use targeted support and skill development and income generating opportunities to women in the lower income categories. They can earn more and get ly empowered, with simple access to loans, training, savings plans and market linkages.
3. The Self Help Groups should promote more women to participate in self-employment and entrepreneurial activities through skill development, assistance and market support. This may support individuals in diversifying their sources of income, increasing independence and economic empowerment. SHGs should intensify support, leadership training, negotiation skills, asset building help and planning programs for the betterment of women's independence and empowerment.
4. SHGs should offer additional support, leadership training, negotiating skills, asset-building help and planning programs to lower-income members to enhance their empowerment. Self-help groups should provide specific training in finance, leadership and negotiation to self-employed and business women. Special support programs might help them to participate in asset accumulation and future planning.
5. SHGs should offer specific , leadership and planning assistance to members of nuclear families to enhance their empowerment results. The five items are kept as they have good reliability. The researcher can confidently use this scale for further investigation of social media marketing techniques and their impacts.

Conclusion

The study reveals that Self Help Groups (SHGs) have a crucial role in empowering women ly Nagapattinam. SHGs enable regular savings, access to credit, income production and more awareness. However, problems including inadequate finance, limited training, lack of market access and insufficient expertise still impede women's success. Digital services may make an even greater difference by building on existing efforts to enhance women's independence and economic empowerment through strengthening bank links, skill development, government support and digital services. Therefore, improved literacy, skill development, access to finance, entrepreneurship training and market linkages may boost the benefits from SHGs. Additional opportunities and effective institutional assistance can help to attain higher independence and lasting economic empowerment of women.

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