

# An Impact Assessment of Self-Help Groups on Socio-Economic Development and the Achievement of United Nations Sustainable Development Goals (SDGs) Among Women in Chengalpattu District of Tamil Nadu

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## Abstract

*This research explores the significant effects of self-help groups (SHGs) on the socioeconomic progress of females in the Chengalpattu District of Tamil Nadu, as well as their role in contributing to the attainment of the United Nations' Sustainable Development Goals (UN-SDGs). The study investigated how Self-Help Groups (SHGs) influence women by concentrating on various Sustainable Development Goals (SDGs), including eradicating poverty (SDG 1), ending hunger (SDG 2), ensuring good health and well-being (SDG 3), providing quality education (SDG 4), and promoting gender equality (SDG 5). In response to this issue, it is essential to conduct a Prevalence study and a comparative assessment carried out to assess the impact on women's socio-economic conditions and awareness levels before and after joining SHGs supported by women entrepreneurs. A total of four hundred SHG participants successfully filled out the questionnaire survey form. The study found that women's involvement in SHGs led to a significant enhancement in their socioeconomic status and awareness, as reflected in the mean scores and supported by t-test findings. The key elements that contributed to women's socioeconomic progress were their membership in SHGs and involvement in microcredit programs, thereby helping to achieve SDGs 1, 2, 3, 4, and 5.*

**Keywords:** Self-help groups, socio-economic global goals, micro credit, Chengalpattu

## INTRODUCTION

According to Alkire et al. (2013) [1], women must be able to voice their ideas, make choices grounded in evidence, and achieve their maximum capabilities in society on an equal basis with males. Consequently, advancing women's rights has garnered significant interest in India (Drèze and Sen, 2002).

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Advocates of Community Support Groups (SHGs) argue that women's involvement in these groups has elevated their societal status and strengthened their influence in both household and community-level decisions. Empowerment, in this context, refers to the capacity of individuals or collectives to make deliberate choices and act upon them with confidence. (Cattaneo and Chapman, 2010 [2] Basak and Chowdhury, 2023) [3]. Alsop et al. (2006) [4] define empowerment as assisting individuals or groups in making successful decisions and achieving desired goals. Self-Help Groups (SHGs) seek to empower women by

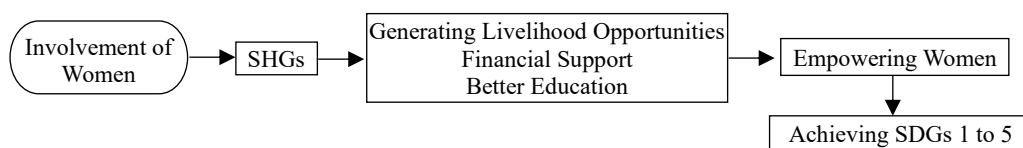
providing them with financial resources to launch small-scale enterprises. that generate revenue, alleviate poverty, and boost their self-confidence and effectiveness through decision-making at home (Mayoux, 1998) [5]. In light of the Global Goals of the UN, namely gender equality (SDG 5), good health and well-being (SDG 3), zero hunger (SDG 2), no poverty (SDG 1), and quality education (SDG 4), this study explores the socioeconomic advancement of women in the Chengalpattu District., Tamil Nadu, India, concerning SHGs. The study first critically examines the current literature on the SDGs about SHGs to put this conversation in context. The following section examines how women's participation in Self-Help Groups (SHGs) contributes to the achievement of Sustainable Development Goals (SDGs) 1, 2, 3, 4, and 5. In this context, the role of SHGs in providing access to microcredit is vital for promoting the socio-economic advancement of women. The crucial role of microcredit in achieving the Sustainable Development Goals (SDGs) has heightened academic attention towards assessing the influence of SHGs on the socio-economic development of women. However, there is a noticeable gap in research regarding the influence of SHGs on women's economic progress, specifically in Chengalpattu District, Tamil Nadu, India. In this regard, the two main questions that the study seeks to answer are whether or not women's socioeconomic growth can be impacted by their involvement in Self-Help Groups can influence women's socio-economic development and if their awareness levels can change before and after joining SHGs

## REVIEW OF RELATED STUDIES

Scholars from several nations have conducted extensive research on SHGs, focusing on both theory and practice. Furthermore, they have highlighted the link between SHGs and women's socioeconomic growth. According to Singh (2006) [6], as women make strides, they gain a better grasp of their rights and are better able to take part in society, the economy, and politics. Additionally, it enables people to find in-groups and out-groups that share comparable experiences and viewpoints, collaborate to identify needs, and apply pressure as a group to satisfy those needs. According to Dinakaran et al. (2010) [7], women's development and gender equality are widely acknowledged as critical to the progress of all industries. Nonetheless, women are being empowered by gender-specific initiatives. Women are now aware of their responsibilities and rights. Women's organizations serve the social needs of women. Rao et al. (2014) [8] explain that women's development encompasses self-awareness, technological empowerment, legal entitlements, health, financial and social support systems, along with access to essential resources. Moreover, SHGs represent a women's development movement that addresses both explicit and implicit obstacles to their social, political, and economic involvement, as well as personal growth (Mohammed et al., 2017) [9]. The development of women is continuous and interrelated. To overcome limitations, awareness and capacity building boost participation, decision-making authority, and transformative action. Kubati and Selvaratnam (2023) [10]. The study explored the rollout of the Self-Help Group Bank Linkage Program in India, emphasizing its role in fostering women's empowerment and contributing meaningfully to the progress of the Sustainable Development Goals. Arora and Chawla (2023) [11] highlighted the global significance of advancing women's empowerment in all spheres of society, including politics, law, economics, and the arts. Kandpal and Nautiyal (2023) [12] proved that microfinance institutions and SHGs in India play a critical role in women's empowerment by promoting gender equality and entrepreneurship. Survase and Gohil (2024) [13] examined financial inclusion and concluded that SHGs contribute greatly to achieving the 2030 Agenda for Sustainable Development and enhancing social conditions.

## Self-help Groups (SHGs) and their Contribution to Achieving the United Nations Sustainable Development Goals (SDGs)

There is a growing number of studies on how SHGs help women achieve greater independence. Microcredit through SHGs contributes significantly to accomplishing the SDGs. The achievement of multiple UN SDGs relies significantly, both directly and indirectly, A crucial factor is the accessibility of microcredit offered by SHGs. Figure 1 illustrates several possible roles and applications of SHGs in supporting the achievement of the Sustainable Development Goals.



**Figure 1.** A theoretical framework for SHGs' contribution in achieving UN SDGs 1 to 5.

## STUDY TOOLS AND TECHNIQUES

As this study is based on a field survey, we chose to gather and examine the data using quantitative and qualitative methods. The decision was informed by the nature of the study as survey research. Specifically, a cross-sectional design was employed for this investigation. However, since collecting multiple sets of data from participants was not within the scope of the study, data were gathered only once. A structured and systematic questionnaire served as the instrument for data collection. Given the lack of a sample frame, convenience sampling was utilized. Furthermore, Chengalpattu District had a notable presence of women's Community Support Groups (SHGs), totaling 10331 SHGs and comprising 134,572 women members. To determine the appropriate sample size for this study, the following formula was applied.

$$n = \frac{N}{1+Ne^2}$$

In this formula, 'n' denotes the calculated sample size, 'N' represents the overall population, and 'e' signifies a 5% margin of error. The research was carried out between August and December 2024, with four hundred respondents sourced from various community-level administrative blocks in Tamil Nadu's Chengalpattu district. The questionnaire is composed solely of closed-ended questions and is divided into two distinct sections. The initial section explores how women's involvement in Self-Help Groups (SHGs) influences their socioeconomic progress, while the following section examines shifts in their awareness levels prior to and following participation in SHGs.

## RESULTS AND DISCUSSION

### Methodology of this Study

- Objectives of this study
- Identification of the study area
- Literature review and expert opinion
- Checking the reliability through Cronbach's alpha
- Descriptive Statistics and t test analysis
- Results and discussion

Table 1 shows the results of an evaluation of the respondents' socioeconomic position. The participants' developmental stages are significantly influenced by these characteristics. The study considered a number of factors before analyzing them, such as age, marital status, caste, religion, educational attainment, family size, landholding size, occupation, length of time they had been members of Community Support Groups (SHGs), group size, and the Varieties of economic activities undertaken to earn a living.

The sociodemographic details of the participants are shown in Table 1. Age significantly influences family and societal duties. It exerts significant control over individual activities. According to the data in this table, the highest percentage of respondents (34.25%) is between the ages of 40 and 49. This group is frequently perceived as the most equipped to contribute to development and tackle challenges. The second-largest group comprised respondents aged 30 to 39 years (33.5%). The rest of the participants, comprising individuals below 30, between 50 and 59, and those above 60 years of age, accounted for a total of 32.25%. Marital status is crucial in shaping the lives of women. Most of the participants were married (59.25%), with single individuals making up 22.75%, widows 10.25%, and divorced individuals 7.75%. The traditions, values, and belief systems of the respondents are significantly shaped by religion. The majority of participants identified as Hindu (41.5%), with

Christians following at 33.5% and Muslims at 23.0%. Notably, most respondents were women from a specific religion within a particular region, reflecting a lack of interest in other religions. In analyzing the caste of the participants, according to Table 1, Of the respondents, 47.25% were from the general group, while 52.75% were from the Scheduled Caste category. Unlocking opportunities, encouraging personal growth, and advancing a country are all made possible through education. One's educational attainment reflects their character and potential. Notably, 78.25% of respondents were literate, possessing at least an elementary education, whereas 21.75% were illiterate. Women can be empowered via education, which equips them with the technological know-how and fundamental information needed to succeed in a variety of sectors. The structure of family units is significant in supporting the empowerment and growth of women. The family size distribution indicates that the largest group, accounting for 50.5%, included four to six members, while families with fewer than three members represented 30.75%, and only 18.75% had more than six members. The primary occupations of the self-help groups (SHGs) included labor (26.75%), agriculture (38.25%), business activities (17.75%), and others (17.25%). In relation to participation duration in SHGs, 40.75% of respondents had been involved for 5 to 10 years, 27.5% for more than 10 years, and 31.75% for less than 5 years. The income-generating activities of SHGs predominantly included agricultural and allied products (40.25%), handicrafts (28.0%), goat rearing and dairy (21.25%), followed by self-run businesses (10.5%).

**Table 1.** Sociodemographic Snapshot of Respondents.

Socio-demographic attributes	Category	Frequency	Percentage (%)
Years of age	<30	45	11.25
	30-39	134	33.5
	40-49	137	34.25
	50-59	76	19.00
	>60	8	2.00
Marital Status	Single	91	22.75
	Married	237	59.25
	Widow	41	10.25
	Divorcee	31	7.75
Religion	Hindu	166	41.5
	Christian	142	35.5
	Muslim	92	23.0
Caste	Schedule Caste	211	52.75
	Schedule Tribe	0	0
	General	189	47.25
Level of Education	Literate	313	78.25
	Illiterate	87	21.75
Family Size (persons)	<3	123	30.75
	4-6	202	50.5
	>6	75	18.75
Occupation	Labour	107	26.75
	Agriculture	153	38.25
	Business	71	17.75
	Others	69	17.25
No. of years of participation in SHGS	<5	127	31.75
	5-10	163	40.75
	>10	110	27.5
Size of SHGs (persons)	<15	104	26.0
	15-20	212	53.0
	>20	84	21.0
Varieties of income-producing activities by Self-Help Groups (SHGs)	Agriculture and allied products	161	40.25
	Handicraft	112	28.00
	Goatery and Dairy	85	21.25
	Own Business	42	10.5

### Examining the Socioeconomic Progress of Women Prior to and following their Involvement in Self-Help Groups (SHGs).

Women’s empowerment fosters socioeconomic advancement. Social growth can fuel economic development in both advanced and emerging nations. Women play a crucial role in socioeconomic development by participating in income-generating activities such as agriculture and related products, handicrafts, goat farming, and dairy, as well as running their own businesses. This section explores a range of elements concerning women's mobility, their recognition within households and communities, literacy levels, general awareness, job-related skills, income levels, social skills, involvement in development projects, and roles in decision-making before and after joining self-help groups (SHGs). Table 2 illustrates significant statistical changes in women’s socioeconomic development before and after their involvement in SHGs. We assessed women's socioeconomic improvement over time using 11 statements. The findings indicated that women’s mobility improved notably after joining SHGs, with an average score of 4.10 compared to 3.90 before their involvement. A t-test was conducted to evaluate the changes in socioeconomic development. The t-values for all eleven propositions were judged to be significant. Community Development Groups (SHGs) can help women in the Chengalpattu area improve their socioeconomic status.

Table 3 presents the Average, variability, and t-test statistic related to women's awareness levels before and after joining Community Support Groups (SHGs). The statements evaluating women's awareness were organized into four primary categories: social, economic, political and health. According to the t-value results, women's knowledge is raised to a great extent by their involvement in SHGs.

**Table 2.** Comparative study of women's economic and social progress before and after joining Self-Help Groups (SHGs).

Statement	Prior to the involvement of women in Self-Help Groups (SHGs)		Following the involvement of women in Self-Help Groups (SHGs)		t-value
	Mean	Standard Deviation	Mean	Standard Deviation	
Liberty of movement	3.88	1.031	4.08	1.068	4.603*
Community Recognition	3.84	1.207	3.94	1.131	2.102*
Family Recognition	2.71	1.512	3.35	1.389	10.315*
Literacy Levels	2.74	1.451	3.10	1.416	5.804*
General Awareness	3.15	1.191	3.75	1.289	9.649*
Work skills	2.66	1.280	3.15	1.238	8.010*
Individual Income	4.01	1.123	4.07	1.032	2.129*
Family Income	4.06	0.801	4.15	0.791	2.465*
Interaction Skills	4.02	0.883	4.22	0.772	5.742*
Participation in Developmental Program	3.91	1.072	4.13	1.030	4.601*
Involvement in Making Decisions	3.77	1.209	3.99	1.133	2.100*

*Note:* \*, Statistical significance was assessed using a threshold of  $p < 0.05$ . The mean and standard deviation were calculated based on a five-point Likert scale, where values 1, 2, 3, 4, and 5 represented strongly disagree, disagree, neutral, agree, and strongly agree, respectively.

**Table 3.** Assessment of the understanding levels among females before and following their involvement in self-support groups.

Assertion		Prior to Women's Involvement in Self-Help Groups (SHGs)		Following the Participation of Women in Self-help Groups.		t-value
		Mean	Standard Deviation	Mean	Standard Deviation	
Social Aspect	Understanding of child labor	2.72	1.511	3.34	1.390	7.935*
	Awareness regarding the problem of child marriage.	2.93	1.467	3.32	1.428	5.817*
	Heightened consciousness regarding domestic abuse	3.38	1.391	3.85	1.198	9.753*
	Grasping the social disparities that are present	3.51	0.504	4.53	0.519	12.814*
	Position within the family	3.77	0.719	4.07	0.897	8.529*
	Position within society	3.99	0.550	4.69	0.884	12.364*
	Deciding as a family member	4.01	0.533	4.49	0.709	8.339*
Health aspect	Understanding of hygiene practices	2.16	0.496	3.72	1.137	6.956*
	Recognizing the significance of maintaining personal hygiene.	2.98	0.501	4.55	0.736	9.946*
	Increasing awareness about the insurance program.	2.62	0.391	4.88	1.139	11.125*
	Embracing small family principles	4.08	0.805	4.19	0.797	2.469*
Economic aspect	Managing assets	4.05	0.775	4.26	0.887	4.261*
	Credit reliability	3.97	0.908	4.29	0.859	4.769*
	Freedom from creditors	5.76	1.507	7.38	1.589	16.652*
	Banking practices	3.90	1.099	3.95	1.105	2.811*
	Possibilities for being self-employed	3.79	0.818	3.95	0.948	3.126*
	Ability to communicate	3.92	0.817	4.12	0.987	3.365*
	Understanding of business ownership	2.68	1.242	3.19	1.283	8.014*
Political Aspect	Details regarding government programs	3.99	1.565	4.38	1.869	4.491*
	Awareness regarding women's rights	4.57	1.598	4.69	1.587	2.113*
	Awareness regarding women's equal rights to property ownership.	4.93	1.499	5.59	1.620	5.725*
	Participation in developmental projects	6.71	1.869	7.58	1.784	7.197*

**Note:** \*, Statistical significance was set at the  $p < 0.05$  threshold. The mean and standard deviation were calculated using a five-point Likert scale, with values 1, 2, 3, 4, and 5 representing strongly disagree, disagree, neutral, agree, and strongly agree, respectively.

## CONCLUSION

In conclusion, the study carried out a thorough analysis in Tamil Nadu's Chengalpattu District and unequivocally showed how important microcredit via SHGs is to promoting women's socioeconomic development and awareness. We successfully recorded notable improvements in women's socioeconomic growth and awareness level before and after their involvement in SHGs by using a comprehensive cross-sectional survey of 400 self-help group members. The research indicates a notable change in women's empowerment, encompassing financial autonomy, improved social status, and

enhanced self-image. Self-Help Groups (SHGs) provide women with access to microcredit, which helps them strengthen their families' financial well-being, challenge customary responsibilities, and make well-informed choices about healthcare, education, and household management. The study also emphasized how important SHGs are to reaching the UN-SDGs. In addition to improving women's personal life, SHGs' facilitation of women's financial and social empowerment also advances the general well-being of the community and the country. The study concluded that giving microcredit through SHGs empowers women and contributes to a more equal and inclusive society. The study highlights the importance of sustaining and expanding these programs to achieve socioeconomic development and UN-SDGs in India.

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