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A Study on How Sustainable Development and Economic Justice Can Be Achieved through Women's Entrepreneurship in Self-Help Group Development - Field Survey in Tamil Nadu

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Abstract:

SHGs assume an essential part in giving credit admittance to poor people and this is very critical in neediness mitigation. They likewise assume an extraordinary part in enabling ladies on the grounds that SHGs assist ladies from monetarily more fragile segments with valuable open doors likewise further develops other improvement factors. This study concentrate on region of the example is Tamil Nadu and the example size is 100 for delineated examining strategies were utilized in this exploration. Both essential and auxiliary information was gathered. Concentrate on results produced using measurable strategy for ANOVA testing and closed. Direct examination with question kind of configuration was utilized in this field overview. This study is created in light of this point. Paper is observational in nature as such information was gathered with the assistance of sites. In it questions connected with feasible turn of events and financial judges among SHGs business people were inquired. Additionally, this study affirms that financial advancement can be consistently worked on because of elements like navigation, arranging, enterprising abilities, way of life, ladies strengthening and occupation security. Additionally, assuming SHG is working with the target of how financial equity will be safeguarded, it will likewise influence the condition of equity in the country. Specifically, monetary equity will be safeguarded in the event that the work done is centered on conduct, government assistance financial matters, social fairness, financial productivity and miniature monetary development.

Keywords: Sustainable development, Economic Justice, Decision Making, SHG entrepreneurs, Economic growth, welfare, self employment, standard of living.

Introduction

Self – Help Groups (SHGs) of female in Tamilnadu have been perceived as a possible procedure for the growth of women in rustic as well as metropolitan regions uniting ladies from all circles of life to battle for their privileges or a reason. Since the general strengthening of ladies is essentially subject to economic empowerment. It is essentially worried about poor people, and it is for the people, by the people and of the people. SHGs are smaller than usual deliberate organization for self improvement at the miniature level. It has been an emphasis on the more fragile segments especially individuals for their social guard.

SHGs have extraordinary potential in making mindfulness on everyday issues. It advances saving propensity, creating self and local area resources, expanding the pay level and expanding the social power. The idea of SHGs produces certainty, self-investigation and independence.

A SHG can be characterized as an intentional relationship of the poor with the normal point of social and monetary strengthening.

The reason behind the arrangement of SHGs might be to pool the assets of individuals to address their issues. It enables the sustainable development and economic justice can be achieved through women's entrepreneurship in self-help group development of common funds mobilized to mitigate the urgent needs of the members.

Need of the Study

In the space of sustainable development for country females, the spotlight should be laid on fostering the limit of ladies through expanding their economic power, social power, support power and decision making powers. This is being reachable generally through the definition of SHGs. Sustainable development are Monetary Supportability and Economic justice. Particularly, giving a strong local area of people who can connect with each other's experiences, self improvement gatherings can assist members with feeling less alone, feeling empowered, validated and understood. Which stick be mental and actual results. SHGs accentuation shared help, encounters are esteemed and regarded as an approach to a work with healing and development.

Objectives of the Study

1. To find the Sustainable development through women's entrepreneurship in SHGs.
2. The objectives of the SHGs in Economic Justice Development.

Review of Literature

1. Goyal and Parkash (2011) attempted to study the problems and prospects of women entrepreneurs in India and revealed that the women entrepreneurs are persuasive, diligent and competitive and there should be consistent effort to motivate offer training and women entrepreneurship should be examined both at the individual level and at the firm level.

2. Darrene, Harpel and Mayer (2008) studied how various elements of human capital impacted self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage-earning women. The study also revealed the fact that the education attainment level is faster for self-employed women than that for other working women.

3. Singh (2008) explored why women entered into entrepreneurship, how they developed their businesses, the challenges and obstacles they faced in such efforts. Lack of interaction with successful entrepreneurs, social un acceptance of women

entrepreneurs, family responsibilities, gender discrimination have been found to be major obstacles in the growth of women entrepreneurship.

4. Lall and Sahai, (2008) assessed multi-dimensional issues of women entrepreneurship and family businesses and compared the challenges. Characteristics of business owners were identified as self-perception, self-esteem, entrepreneurial intensity and operational problem for future plans for growth and expansion. While the study revealed a considerable growth in the number of women opting to work in family owned business, it also showed that women entrepreneurs still have lower status in the society and they face more operational challenges in managing their businesses.

Research Problem

Even though the authorities take measures for creating awareness among the SHG members about the schemes beneficial to them, problems like marketing, inadequate financial assistance, weak financial management and low returns etc.. If sustainable development is to be achieved, women in SHG need to be aware of how to deal with all the above problems. If these are known and acted upon, there is no doubt that women's entrepreneurship in SHG will play a part in achieving sustainable development and economic justice in the country.

Methodology, Data Collection, Area and Sampling

Data collected from both primary and secondary data. Sample size is covered 100 from 10 district in Tamil Nadu SHGs. The researcher adopted the stratified random sampling technique for selecting the sample of respondents for the study. The universe of the present study sample is taken from SHGs entrepreneurs in selected district like Dharmapuri, Krishnagiri, Salem, Namakkal, Erode, Coimbatore, Tanjavur, Trichy, Thirunelveli and Tuticorin from the State of Tamilnadu . 10 SHGs sample in each district, so total sample size is 100. A self help group have a 10 to 20 members. In this study consists of all SHGs total members responses taken.

To Find the Sustainable Development through Women's Entrepreneurship in SHGS.

- The Indian State of Tamil Nadu is divided into 38 districts. Districts are the major administrative divisions of a state and are further sub-divided into smaller taluks.
- The total number of Self Help Groups (SHGs) in Tamil Nadu is 2,99,381 (2024 – 2025). <https://nrlm.gov.in>.

SI. No	Component of Sustainable growth(SG)	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
1	Decision making	10	6	3	1	2	22
2	Planning	6	4	4	1	1	16
3	Entrepreneurial Skill	14	3	9	2	1	29
4	Standard of living	3	7	1	1	1	13
5	Women Empowerment	4	2	1	2	1	10
6	Livelyhood security	3	3	2	1	1	10
	Total	40	25	20	8	7	

H₀₁ : There is a significant difference between the Components of SG.
H₀₂: There is no significant difference between the respondents opinion

ANOVA table for Randomized Block Design

Sources of Variation	Degrees of Freedom	Sum of Squares (SS)	Mean sum of squares (MS)	Variance Ratio (F-ratio)
Components of SG	5	386.6	77.32	F ₁ =0.1411
The respondents opinion	4	453.6	113.4	F ₂ =10.394
Error	20	218.2	10.91	

[F_{0.05} (20,5) = 4.56; F_{0.05} (4, 20) =2.87]

Conclusion:

1. F₁ < F_{0.05} (20,5). Hence accept H₀₁. There is significant difference between the Components of SG.

2. F₂ > F_{0.05} (4,20). Hence reject H₀₂. We conclude that there is there is significant difference between the respondent opinion..

2. The Objectives of the SHGS in Economic Justice Development.

SI. No	Economic Justice through SHGs.	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
1	Behavioral Economics	14	4	2	1	1	22
2	Welfare Economics	9	3	4	2	1	19
3	Social equality	7	10	6	1	2	26
4	Economic Efficiency	4	6	6	1	2	19
5	Micro Economic Growth	6	3	2	2	1	14
	Total	40	26	20	7	7	100

H₀₁ : There is significant difference between the economic justice through SHGs.
H₀₂: There is no significant difference between the respondents opinion

ANOVA table for Randomized Block Design

Sources of Variation	Degrees of Freedom	Sum of Squares (SS)	Mean sum of squares (MS)	Variance Ratio (F-ratio)
Economic justice through SHGs.	4	411	102.75	F ₁ =0.180
The respondents opinion	4	551	137.75	F ₂ =7.445
Error	16	296	18.5	

[F_{0.05} (16, 4) = 5.84; F_{0.05} (16, 4) =3.01]

Conclusion:

1. F₁ < F_{0.05} (16,4). Hence accept H₀₁. There is significant difference between the Economic justice through SHGs.
2. F₂ > F_{0.05} (16,4). Hence reject H₀₂. We conclude that there is there is significant difference between the respondent opinion.

Conclusion

Self improvement Gatherings has been found as the suitable methodology and successful device for neediness easing and strengthening of rustic ladies. The SHGs have made an upheaval in the country ladies society by empowering them to become self dependant, self reliant and self employed. It is true that India has developed industrially. All the states in India can achieve great growth if they work together. In particular, this study suggests that the motivation of SHGs in all states is very important. Accomplishment for women is like their work at home. They will do it very easily. At present, this study is a proof that many women are voluntarily becoming entrepreneurs through Self help Groups. SHGs women are achieving in many micro – small businesses. It is also true that the country is achieving steady economic growth. Also, this study confirms that economic development can be steadily improved due to factors like decision making, planning, entrepreneurial skills, standard of

living, women empowerment and livelihood security. Also, if SHG is functioning with the objective of how economic justice will be protected, it will also affect the state of justice in the country. In particular, economic justice will be protected if the work done is focused on behavioral, welfare economics, social equality, economic efficiency and micro economic growth. This study has made it clear that the country's GDP will increase due to the increase in individual morale and overall income.

“Nothing is impossible, if you try! Let’s try and win”

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Conflicts of interest

There are no conflicts of interest.

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