



Enablers of Growth: A Case Study on The Role of Self-Help Groups in Women's Entrepreneurship in India

Sabiha Fazalbhoy ^{1*}, Evren Tok ², Roohi Kursheed Khan ³, Sonica Rautela ⁴, Smriti Pathak ⁵

¹ MIE-SPPU Institute of Higher Education, Savitribai Phule Pune University, Doha, Qatar

² College of Public Policy, Hamad Bin Khalifa University, Doha, Qatar

³ School of Commerce and Management Studies, Dayananda Sagar University, Bengaluru, India

⁴ Symbiosis Centre for Management Studies, Symbiosis International (Deemed University), Pune, India

⁵ PCACS Ravet Pune, India

*Corresponding author E-mail: drroohi-socm@dsu.edu.in:

Received: November 1, 2025, Accepted: December 16, 2025, Published: December 21, 2025

Abstract

The purpose of the current study is to understand the role of self-help groups (SHGs) in enabling business growth for SHG women entrepreneurs in developing countries such as India. It is a primary study of a well-established Self-help group federation, and the case of a successful woman entrepreneur emerged from it. Two well-defined variables representing the role of self-help groups in business growth were identified from the literature review. A semi-structured interview method was used, with open-ended questions administered to collect primary data from SHG federation leaders and a woman entrepreneur to understand the fulfillment of these variables for business growth. The collected information was interpreted and presented as short case studies. Analysis of these case studies revealed significant findings: SHGs have enabled the success of the woman entrepreneur in the initial stages; however, not all growth parameters have been met, highlighting and focusing on the consistent entrepreneurial and technological interventions by SHG federations. In light of research findings, suggestions for SHGs in the Indian context have been put forth to align with the evolving market and consumer dynamics. The current study has highlighted and deepened the understanding of the needs and requirements of SHG women entrepreneurs in India, as well as the appropriate policy measures to help them scale their businesses, especially in the digital world. Through a detailed examination of a specific woman's entrepreneurial venture in the textile industry, this study elucidates the mechanisms by which SHG federations facilitate business growth, empower women, and contribute to socio-economic development.

Keywords: Microfinance; Self-Help Groups; Technology; Women Entrepreneurs; Business Growth; Enablers.

1. Introduction

Entrepreneurs are not only job providers but are enterprise creators and building blocks of a nation. Women entrepreneurs are the powerhouse of any country. They are considered navigators of change who brave all odds, are born thinkers and multitaskers, and wear dual roles as homemakers and entrepreneurs. Self-help groups (SHGs) focus on employability and economic empowerment by supporting the financial stability of their members, who are primarily women, and by promoting their micro-entrepreneurial initiatives. Researchers in the current study have endeavoured to understand the role of self-help groups in empowering and motivating women and in providing technology-based support to help them succeed as entrepreneurs. The researchers have focused on two critical variables that emerged from the literature review as enablers of business growth: marketing and technological support, and financial support. The researchers have conducted a primary study of a well-established self-help group federation in Pune, Maharashtra, India, and presented a case study of a thriving textile woman entrepreneur who emerged from the federation to understand how the self-help groups fulfil these growth variables. Researchers have used a semi-structured questionnaire and interview method to collect primary data, analyse it, and present the research findings in the form of case studies and through content analysis, deriving common themes from the collected data and its interpretation. Based on this, suggestions and the way forward for future research have been provided.

2. Literature Review

2.1. SHGs and their role in women's empowerment and success

SHGs in India emerged primarily with the goal of microfinance as a solution to financial inclusion for the rural and urban poor. Women played a prominent role in setting up and managing SHGs. SHGs are perceived as a platform for empowering women through financial inclusion and social development (Roy & Patro, 2025). The basic principles on which SHGs function are: group approach, mutual trust,



organisation of small, manageable groups, group cohesiveness, spirit of thrift, demand-based lending, collateral-free, women-friendly loans, peer group pressure for repayment, skill training, capacity building, entrepreneurial initiatives, and empowerment of women. Women are actively participating in entrepreneurial activity, as evidenced by the growing number of SHGs, especially in a developing economy like India (Dhekale, 2016). Women's entrepreneurship enabled through SHGs not only contributes to economic well-being but also to sustainability and poverty reduction (Gangwar & Khan, 2022). The women gain greater freedom, self-confidence, and the power to make decisions in the family and community (Kapoor, 2019). (Nayyar, 2017), Tewari et al. (2022) conducted a study during the pandemic. They studied the role of SHGs in the growth story of women who have just embarked on their entrepreneurship journey in India. They advocated that SHGs should focus on innovation-driven occupations and training modules that include more novelty and web-based models. Prasad and Choubey (2023) identified the impact of socio-economic factors and livelihood training in stimulating micro-entrepreneurship among women SHG members and found a statistically significant influence. This portrays the vital role of SHG livelihood training programs in women's entrepreneurial activity. The study by Rajpal and Tamang (2014) states that SHGs provide a platform for the development and growth of household industries in both urban and rural areas. The study by Ahmed and Basha (2014) found that participation in SHGs results in overall empowerment of women. An empirical survey of Vadde and Ratnam (2014) in the urban district of Guntur, Andhra Pradesh, found that entrepreneurial creativity and innovation among women increased after joining SHGs. According to Rajashekarani (2013) and Suja (2012), association in SHGs has enabled women to become stronger, to have effective control over material possessions, and to gain intellectual knowledge, information, and decision-making power both at home and in society and the community. Gupta and Rathore (2020) in their study on empowerment of rural women through SHGs in the Bilaspur district of Chhattisgarh, India, have found that women are empowered in three ways, namely economically, socially, and politically, after associating with SHGs. According to studies by Lavoori and Paramanik (2014) and Sharma & Sharma (2019), SHGs play a key role in empowering women. The living standards of SHG members have risen; their income levels, assets, savings, and borrowing capacity have increased, etc. An increase in women's self-confidence has been observed following participation in SHGs. Thus, SHGs have played a role in empowering their women members and their business growth. Lenka and Agarwal (2017) believed that "women have the potential to become entrepreneurs, but they do not have the right opportunities to explore it". In such scenarios, the role of Self-Help Groups (SHGs) becomes much more critical. SHGs serve as a developmental tool, especially for socially marginalised sections of our society (Veju, 2018), and can play a pivotal role in creating successful business growth stories for women entrepreneurs. The recent decade has witnessed a prominent role for SHGs and microenterprises in empowering women and addressing their developmental needs (Gangwar & Khan, 2022).

To understand the specific role of SHGs in the business growth of women entrepreneurs, the following variables were identified from the literature:

- 1) Marketing and technological support: The success of any business firm depends on several factors and is reflected in multiple parameters. Two key factors in business success are marketing and financial growth. Marketing is imperative to any business firm and has been considered an engine of growth (Wind, 2005). Past researchers have also found that marketing capabilities have direct and complementary effects on revenue and margin growth rates (Morgan et al., 2009). Another critical parameter that conveys business success is financial success. Financial success is reflected in revenue generated, the rate of return, and sales and profits earned. Krishnaveni and Haridas (2014) researched to understand the marketing constraints faced by women SHGs and concluded that inadequate resources for marketing their products, lack of access to technology-based marketing platforms and avenues, lack of knowledge, insufficient technology support, lack of proper machines to meet the market demands form the significant constraints for marketing their products, thus marketing support is critical for business growth. In their study, Suchitra and Bishnoi (2019) found that the significant problems faced by SHG women members include a lack of marketing support; they stated that the lack of proper marketing facilities, advertising, and heavy competition are substantial constraints. Poornima and Ramanaiah (2019) reported that a significant challenge faced by SHG women entrepreneurs is a lack of marketing support from their SHGs. Marketing support from SHGs is critical to the success of business ventures by SHG women entrepreneurs.
- 2) Financial support- A study by Patel and Patel (2017) states that urban SHGs had a positive impact on the socio-economic status of women and have empowered them financially. Goel and Madan (2019), in their study of two urban districts of Uttarakhand, namely Haridwar and Dehradun, discuss the impact of financial support and access to finance and found that it has a positive effect on urban SHG women entrepreneurs, enabling them to establish successful businesses. Bansal and Singh (2019), in their study of the NCR region of India, found that SHGs, through microfinance, have helped women develop and establish entrepreneurial enterprises, enhance their decision-making abilities, and become socially empowered. Similarly in the research by Samineni and Ramesh (2020) across Indian states, it is seen that economic empowerment among SHG women is enhanced to create small enterprises through access to microfinance provided by their SHG's, their study further states that earlier SHG's focused only on savings and thrift and now the focus is gradually moving towards enhancing economic opportunities through exposure towards income generating activities and building confidence among women members.

2.2. Emerging challenges: digitisation, social capital, and policy gaps

Self-Help Groups (SHGs) have significantly increased women's financial inclusion, empowerment, and entrepreneurship; new challenges highlight where improvements are needed. Digitalisation is a significant issue. Many studies indicate that women SHG entrepreneurs have limited access to technology-driven marketing tools. They also struggle with digital literacy, which hinders their ability to grow their businesses through e-commerce and other online platforms (Narzary and Hussain, 2025; Krishnaveni & Haridas, 2014; Suchitra & Bishnoi, 2019; Poornima & Ramanaiah, 2019). This gap limits their marketing reach and affects their competitiveness.

Additionally, failing to leverage social capital fully reduces growth opportunities. Cooperative networks within and outside SHGs, including peer mentoring, information sharing, and partnerships with private companies, can boost business success but are not yet well organised in many federations (Rajashekarani, 2013; Suja, 2012; Vadde & Ratnam, 2014). Moreover, even with helpful government programs and microfinance options, participation is uneven. Bureaucratic obstacles limit access, and there is insufficient support to navigate these programs at the grassroots level (Rajpal & Tamang, 2014; Ahmed & Basha, 2014; Patel & Patel, 2017). Strengthening the role of federations as intermediaries in adopting digital tools, forming alliances, and facilitating policy could maximise the socio-economic benefits for women entrepreneurs involved in SHGs.

2.3. Research question

- 1) How do SHG federations in India enable or constrain women entrepreneurs' business growth, both at the federation level and in individual entrepreneurial journeys?

2.4. Conceptual framework

This study examines marketing/technological and financial support as key factors, based on microfinance theory, women's entrepreneurship models, and MSME growth studies. Microfinance theory discusses the role of finance in business start-ups. At the same time, entrepreneurship literature views access to markets and the adoption of technology as two critical ways to expand one's business. Studies on self-help groups have continued to highlight marketing barriers, limited exposure to technology, and financial constraints as key barriers to the growth of women-owned enterprises beyond the micro level.

3. Methodology

A qualitative single-case study examined how SHG federations influence the business growth of women entrepreneurs in India. Purposive sampling selected one well-established SHG federation and a successful woman entrepreneur. The semi-structured interviews, lasting 60 to 90 minutes, were held with the leaders of the federation, women entrepreneurs in SHGs, and another woman textile entrepreneur from Pune, Maharashtra. The interviews were recorded, and the verbatim transcript was subjected to thematic content analysis. Open coding was initially used, followed by axial coding, to lay out fundamental ideas centred on the variables studied in the research. The coding was also independently validated for its reliability, and differences in the code were duly addressed through discussion.

4. Results

Data were analysed using thematic content analysis. Common themes were identified across interviews, and case narratives were constructed to illustrate key processes and barriers. Inter-rater reliability was assessed using Krippendorff's Alpha, confirming consistency with values above the 0.70 threshold for all coded themes. Additionally, Cronbach's Alpha was used to assess the questionnaire's internal consistency, and all variables exceeded 0.90.

Table 1: Results of the Reliability Test Using Krippendorff's Alpha

Variables	Alpha Value	Results
Imp role played by SHG	0.735	Reliability supported
Women entrepreneurs' requirements and expectations from SHG	0.738	Reliability supported
SHG's fulfillment of women entrepreneurs' requirements	0.768	Reliability supported
Constraints faced by SHGs	0.794	Reliability supported
How SHG provides financial assistance and marketing	0.716	Reliability supported
How SHG promotes entrepreneurship	0.702	Reliability supported
How women entrepreneurs perceive their business growth	0.715	Reliability supported
Women entrepreneurs business aspiration	0.735	Reliability supported

*Source: Data collected.

Table 2: Results of the Reliability Test Using Krippendorff's Alpha

Variables	Alpha Value	Results
Imp role played by SHG	0.735	Reliability supported
Women entrepreneurs' requirements and expectations from SHG	0.738	Reliability supported
SHG's fulfillment of women entrepreneurs' requirements	0.768	Reliability supported
Constraints faced by SHGs	0.794	Reliability supported
How SHG provides financial assistance and marketing	0.716	Reliability supported
How SHG promotes entrepreneurship	0.702	Reliability supported
How women entrepreneurs perceive their business growth	0.715	Reliability supported
Women entrepreneurs business aspiration	0.735	Reliability supported

*Source: Data collected.

Table 3: Results of the Reliability Test of variables using Cronbach's Alpha

Variables	Alpha Value	Results
Financial support	0.998	Reliability supported
Technological support	0.992	Reliability supported
Marketing support	0.999	Reliability supported

*Source: Data collected.

To assess the reliability of the variables used to study the support provided by SHG federations to women entrepreneurs' business growth, a Cronbach's Alpha was computed. From the above table, it is evident that all variables exceed the 0.7 threshold; hence, internal consistency is confirmed, and the reliability of the semi-structured questionnaire is supported.

Case studies on SHG Federation- Developed by the researchers from an Interview with the SHG leader/ Manager

Case Study of Samruddhi SHG Federation -Working Together and Growing Together

4.1. Introduction

The Development Support team (DST), which has Samruddhi as its SHG federation, is a pioneer in urban microfinance and has been working in this area for over three decades. DST was established in 1985 as a support service agency and has over three decades of experience in the development sector. Its main aim is socio-economic empowerment of women through SHG and entrepreneurship. DST works in Pune and Pimpri-Chinchwad areas of Maharashtra, India. Through its urban microfinance program, DST has promoted about 600 SHGs with more than 12,000 women members in the urban slums of Pune and Pimpri-Chinchwad, India. The SHG model met its members' needs for small consumption and production credit through internal loans provided by SHGs. To meet members' larger credit needs, DST promoted financial federations. DST not only focuses on the formation of SHGs but also on empowering women economically and socially through self-development activities, training, entrepreneurship awareness, and motivation.

4.2. Objectives and functions through Sonia's lens

Sonia is the DST program in charge, and Samruddhi has been the organisation's leader for over 20 years. Sonia illustrates the primary functions of DST as livelihood and skill training for women, as well as women's empowerment. Women are made aware of the benefits of self-employment versus wage employment. Through DST, the women also receive support to market their products, a yellow-ribbon fair is held, marketing exposure is provided, and visits to other similar organisations are arranged. The SHG federation under DST meets the credit requirements for women through well-established, efficient processes. Through DST, entrepreneurship is promoted by raising women's awareness of the differences between wage employment and self-employment, and by helping them understand the benefits of self-employment and its prospects. This is done through monthly meetings/seminars and visits to the SHGs during their internal meetings.

4.3. Entrepreneurial journey at Samruddhi

As seen above, Samruddhi Federation primarily focused on skill-driven motivation for entrepreneurship development, mainly through training programs and counselling. The initial years were focused on the financial stability of women SHG members, more so through employment rather than entrepreneurial interventions. The focus was on the employability and financial stability of SHG women members through microcredit delivery and support. Later, the management team of Samruddhi realised that business creation was essential for consistent employability and job creation for other women members, and that the SHG women had skills that, if professionally polished and promoted, could result in successful business ventures. Thus, the management of Samruddhi began to drive and motivate the SHG women to create businesses through counselling sessions and training programs. Support was also provided through exhibitions and fairs, as well as talks by existing entrepreneurs to motivate these women to pursue entrepreneurship. A yellow ribbon fair was held once a year, and a tie-up with Zensar Technologies was established as part of their CSR (corporate social responsibility), enabling women to display and sell their products with their support. Thus, the entrepreneurship promotion journey began gradually at Samruddhi; however, given the primary objectives of DST and the Samruddhi Foundation, which still focus on microfinance, economic empowerment, and credit support, it will be a long way before providing consistent, mainstream support for entrepreneurship and business growth.

4.4. Roadblocks to entrepreneurship and challenges for Samruddhi

According to Sonia, the significant challenge for women entrepreneurs is the limited capacity of women to understand business. She states that the risk and fear of not receiving a continuous, stable income are challenges. She also illustrated that personality traits and individual factors, such as a lack of self-confidence, communication skills, and decision-making ability, impose constraints and deter women. Family support, lack of motivation, and societal support also contribute to hindrances. Sonia further states that they work to address the above-listed constraints by providing specific skill-based training programs for women to overcome their personality-related constraints. They motivate women to take up entrepreneurship through counselling sessions and programs. They enable them to get educated through literacy drives and training programs. However, the challenges can be overcome only when women themselves are focused and determined to embrace entrepreneurship.

4.5. Essence of teamwork

At Samruddhi, members indulge in team-building and self-development activities. They do this through workshops, simulations, storytelling, and group discussions. These activities are deliberately held on monthly meeting days to enhance participation. Samruddhi's unique contribution lies in the success of Naziya Shaikh, a woman entrepreneur who established a readymade, stitched, and semi-stitched garments business. The business grew by leaps and bounds under Samruddhi's wings. Her relentless zeal, quest for success, and willingness to go the extra mile have made a mark for both her and Samruddhi.

4.6. Development of a women entrepreneur under the wings of Samruddhi Federation- case study of Naziya Creations

Introduction- Naziya Shaikh was born in a small, remote village, Bhigvan, near Pune, in Maharashtra, India, to a family in the small business. She completed her studies up to 8th grade at Bhigvan Municipal School, Maharashtra, and her further studies up to graduation were done in Pune, where her family had shifted for business purposes. After marriage, for almost 9 to 10 years, she was a homemaker, managing the household and living an active social life. Her husband was working at a cloth merchant's shop as a salesman. As the family grew, so did its requirements and needs, and one salary was insufficient to meet them. Realising the importance of additional income and a determination to send her children to an English-medium school, she deliberated and came up with a business idea. With a positive mindset and as a member of the Samruddhi SHG federation, she proposed a business idea to the Samruddhi management team, which readily agreed to support her. Samruddhi Federation provided seed capital and supported her to pitch her business idea to other investors, including banks and private financial institutions, to secure financing. Samruddhi also helped her secure a rental without a deposit to set up her unit. Initial support for recruiting skilled and semi-skilled employees was also given. Naziya was connected to the DST organisation through Samruddhi, where she received support for business establishment registration, licenses, and no-objection certificates. Thus, the Samruddhi Federation helped her with the initial setup of her business.

4.7. Career opportunity, growth, and innovation

Naziya demonstrated her tenacity, courage, grit, and determination in setting up her enterprise. With the active support of the Samruddhi team, her husband, and her children, she set out to accomplish a challenging task. Her Business, Naziya Creations, was set up in January 2015. It deals with unstitched embroidered, designed dress materials and ladies' readymade\ semi-stitched outfits. The business started with five people in 2015 and has since grown into a professional, well-managed operation, employing more than 50 skilled and unskilled personnel. Naziya's team consists of 12 skilled tailors and eight cutters. There are five embroiders, five designers, eight salespeople, and two drivers to fetch the material from the market and deliver the finished goods. She purchased a two-wheeler and a three-wheeler tempo in 2017 to facilitate business transportation. She operates her business from a rented warehouse of 6000 square feet in the outskirts of Pune city, ahead of Manjri, Mundhwa, which serves as the manufacturing, retail cum office space. With Naziya's detailed planning, continuous research and development, leadership, and strategic thinking, the business grew from barely managing to sell the output produced in 2015 to ably selling whatever it made. Analysis showed that the company had the confidence of the readymade garment owners and was operating

in a secure market. Growth was steady, and turnover crossed from a meagre six lacs per annum to over 24 lacs per annum in 3 years. Most of the sales came from readymade garments and semi-stitched kurtas. Naziya became the secretary of the readymade garment owners' association and was awarded the association's fastest-growing women's enterprise award in 2018. This is a stage in business, as described in the literature, in which complacency can set in, and the business organisation begins to see success as an inherent entitlement. However, Naziya's focused efforts prevented this from happening, and her conscious and consistent efforts made her team realise the importance of growth beyond boundaries and envision expanding into cities beyond Pune. She planned to expand into known horizons; having family in Nashik and Ahmednagar, she started exploring opportunities there; however, the designing, embroidering, packaging, etc., would be done only in Pune. Naziya realised that her strength was her in-house design and embroidery team for her readymade garments, which she identified, after market research, as a significant hindrance for other players; hence, most of them outsourced it. Besides, the market in Ahmednagar was concentrated on sarees and cut-pieces of traditional designs and types, which signalled an opportunity for Naziya. She knew fully well that this would require a different kind of effort and investment. However, she knew her strengths and weaknesses and understood the current drawbacks of the approaching market- Ahmednagar and Nashik. Naziya identified two dealers in each city and trained them, providing them with insights into the exclusive benefits, pricing strategy, and USP (unique selling proposition) of her product. They were also made aware of the inventory control system and ordering timelines. In the initial period only, designer-embroidered semi-stitched suit pieces were introduced, and, based on market response, designer and customised Kurtis would be launched.

4.8. Introduction of technological innovations

Naziya was an able leader and a people person; she understood her team very well. The biggest challenge in expanding to new markets was integrating new technology into existing business practices. Understanding this, she approached a reliable IT consultant and decided to introduce embroidery machines and computers for graphic designing, thus partially mechanising the unit. The introduction of technology, particularly to replace manual work, poses two main challenges. The first challenge is equipping all employees with the necessary skills and competencies. The second challenge is from the owners of the information. Suddenly, their purpose and relevance in the organisation become a question, and, out of fear of being rendered irrelevant, they tend to block the optimal use of technology. These challenges, if left unaddressed, render technology useless. The introduction of new technology at Naziya Creations was met with scepticism amongst employees, who were accustomed to manual methods and wanted to understand its importance and relevance to the company. Naziya ensured that the employees were trained in the new techniques and understood that the new technology would complement their efforts and support them, and not threaten them. Gradually, the employees accepted the new machines, including the design and graphics software. Overall errors were reduced drastically, and those that occurred were promptly monitored and addressed, preventing a time lag. The technology implementation helped Naziya in taking employee engagement to higher levels. The employees genuinely participated in the organisation's business processes, and retention was not based solely on loyalty to the leader.

4.9. Branching out from the wings of Samruddhi

As Naziya's creations grew from a small micro enterprise to a larger organisation with the latest technology, employees, and machinery, it moved out from the wings of Samruddhi SHG as its needs and requirements were growing and needed a larger support system in terms of finance, consultancy, technology, specialised consultants, etc. Though the base support and core foundation of Naziya creations always remained indebted to Samruddhi, its objectives and functions changed, and so did its requirements; thus, the Samruddhi federation was no longer able to meet Naziya creations' needs. However, Naziya remains a member and maintains ongoing contact with Samruddhi.

4.10. Challenges and constraints

Naziya had most of the essential qualities of a good leader, including knowledge acquisition and dissemination, a vision for the business, and value creation for all stakeholders. She was a people person and knew how to handle her staff well. Significant challenges faced at Naziya Creations were related to technology acceptance and adoption. Inventory requirements for the new market initially posed a challenge, but were addressed through proper training and understanding. Finance was also a challenge; however, Naziya was well-networked and aware of the government's financial assistance schemes for MSMEs, so she was able to access finance and support.

4.11. Way forward

After successfully expanding into Nashik and Ahmednagar, Naziya Creations was now ready to tap other markets in Maharashtra. However, Naziya was aware that this would not be possible without a strong, unified, efficient, hardworking team and consistent finances. Keeping this in mind, she started a new employee engagement scheme. She became aware of the relevance of HR personnel for handling employee issues. Thus, I recruited two individuals for the same. Incentives for higher-performing employees were introduced, and technology was an essential requirement; therefore, employees were incentivised based on technological upgrades and usage. She also recruited a full-time finance manager and an accountant. Naziya brought technology, people, and the processes that were needed to put Naziya's creations on a larger scale. The current sales (as of 2022-23) are over 50 lacs per annum, including the new markets of Nashik and Ahmednagar. Naziya started a new initiative in her organisation to support and empower women. She initiated a skill-training module at very reasonable charges for women in cutting, embroidery, stitching, and semi-skilled tasks. Then she would place these women in her company after the training was complete, thereby supporting her community's growth. At Naziya Creations, the transformation journey thus continues, and new milestones become a part of the onward journey and its growth story. To overcome competition, Naziya Creations must achieve a favoured position in the market relative to its competitors. It should perform in ways that are innovative, difficult to imitate, and create optimal value for all stakeholders. Keeping this in mind, the journey of Naziya creations from good to great has begun.

4.12. Researcher's suggestions and way forward for the Samruddhi federation

In the above case study, at Samruddhi, entrepreneurship is promoted through training and business counselling, and support is provided through bank and financial institution financing. Marketing support from the federation is minimal, and, as per Naziya, it focuses only on networking and general marketing advice. From Naziya's case study, it can be noted that, for business scaling and growth, the support provided by Samruddhi is insufficient to meet the business's and customers' needs as the business grows and diversifies. Thus, Naziya had to move beyond Samruddhi's wings and secure business support from other organisations and banks. Therefore, it is suggested that at

Samruddhi, focused attention must be given to supporting women entrepreneurs beyond the initial years and to achieving business growth in marketing, technology, infrastructure, and financial areas, which are essential for business development. It is also suggested that managers at Samruddhi be trained and that networking be enhanced, with connections to government bodies that provide support and schemes for women entrepreneurs across India in various business areas.

4.13. Summary of SHG's role in the growth of women entrepreneurs from the case studies

The excerpts from the interviews reveal that, in most cases, women's empowerment and financial independence are the primary objectives, with the promotion of entrepreneurship secondary. It is also observed that women members lack the basic skills necessary to run a business enterprise and are risk-averse.

4.14. Data analysis and discussions

Data analysis and interpretation were done in two steps. Firstly, the typical findings from the case studies were tabulated and organised based on common findings and responses for business growth support, focusing on the study's variables: "marketing and technological support" and "financial support". Secondly, the interpretation was drawn from the tabulated responses, and inferences were stated.

Table 4: Common Findings from the Cases

Interview questions	Samruddhi SHG-federation	Textile woman entrepreneur-Naziya	Common themes and Findings from the responses
What are the primary functions of the SHG federation?	The primary functions of Samruddhi DST are livelihood and skill training for women. Empowering them through the formation of SHGs	According to Naziya, the primary functions of the Samruddhi DST federation are to provide skill-based training for women to earn a livelihood and become financially independent.	As seen from the responses, the common functions are women's empowerment, training, and skill development.
How is entrepreneurship encouraged amongst members?	Entrepreneurship is promoted by making women aware of the differences between wage employment and self-employment through counseling. Making them understand the benefits of being self-employed and its future benefits.	According to Naziya, Entrepreneurship is encouraged through counseling sessions and training programs, which benefited her as she began her startup.	Providing a small amount of seed capital. Training and counseling are given to create awareness.
What is the role played by your SHG in the business growth of women entrepreneurs?	The role played in achieving business growth is through access to finance, training sessions, support in the form of counseling sessions, education, and awareness is also given. Further, they are given marketing support by sample display of their products during meetings and gatherings of DST, and fun fairs.	As per Naziya, the role played by her federation in business growth is through training sessions, access to finance, and counseling. Products are displayed during group meetings for promotions; however, she feels this is insufficient.	Training sessions and counseling are provided. Financial access and marketing support are provided through networking and display platforms for the promotion of products.
What are the main business growth parameters, and which parameter is most important?	The major business growth parameters, according to Sonia, are business turnover, i.e., financial growth and marketing growth, of which marketing growth is the most important, according to her.	According to Naziya, the main business growth parameters for her are marketing support and access to timely and consistent finance.	Marketing growth and financial growth are the major business growth parameters, as per the respondents.
What role does SHG play in providing marketing, technological support, and financial support for business growth?	DST-Samruddhi provides financial support in the form of counseling sessions and information on government schemes and platforms for finance. Further, they are given marketing support by sample displays of their products during meetings and gatherings at DST and fun fairs. There was no specific technological support given, but guidance was given for	According to Naziya, for her business, financial support was provided through access to banks, personal loans, and marketing support in the form of display of products for promotion and sales during joint meetings.	Commonly, financial support is provided through counseling sessions and access to information on schemes and banks. In some cases, seed capital is provided to start the business. Marketing support is provided through display centers for promotions and sales of products, and in some cases connecting with corporates for fairs and exhibitions. Technological support is minimal.

*Source: Compiled by Authors.

5. Discussions

As seen in the above cases, the main objective of SHGs is women's empowerment, both social and economic, but this may not necessarily be achieved through entrepreneurship. They focus on helping women to become employed, financially stable, and independent. The main findings from the case studies are listed below.

- 1) At Samruddhi Federation, the main functions focus on empowerment through jobs, formation of SHG, and training programs. The common points in the SHGs and the literature are that their objectives focus on empowering women, promoting savings and thrift, and achieving financial independence through employment. Entrepreneurship is not a core function, though it is considered necessary.
- 2) To encourage entrepreneurship, initial support is given to both SHGs. At Samruddhi, general counselling and training sessions are conducted for promoting entrepreneurship. Thus, it has been observed that no holistic, consistent support is provided for business growth after the business's initial inception. Further, it has been noted that no specific effort is provided to achieve the business growth parameters, as these are not primary objectives or functions of the SHG federations.

Researchers' Analysis of women entrepreneurs' requirements from their SHGs

As shown in the table above, SHG women entrepreneurs need holistic support for business growth. They are hostile, poorly educated, and unaware of the dynamic business environment. The points listed below highlight the need and requirements of women entrepreneurs from SHGs as depicted from the data in the case studies above:

- 1) Access to consistent finance and ease of availability of finance at every stage of the business.

- 2) Consistent marketing support and networking platforms for promotion and sales, awareness, and guidance about different techniques to market products.
- 3) Training that is need-based and requirements-driven, specifically for AI and technology, product technicalities, expansion and diversification, marketing, financial management, account maintenance, operational and administrative know-how, etc.
- 4) Technological support for new techniques, machinery, upgradation, product advancement, and diversification.
- 5) Knowledge of Government schemes and access and guidance to obtain them.

6. Limitations of The Study

This study's limitations include its single-case, qualitative design and focus on an urban setting, which limits the ability to generalise findings to India's diverse SHG ecosystem. It emphasises a successful entrepreneurial journey, potentially underplaying the role of failures. Nevertheless, the research offers analytical generalisation by revealing mechanisms through which SHG federations both support and limit women's business development, providing insights applicable to comparable institutional environments.

7. Conclusion

In this Research, we study the development of Women's entrepreneurship within the context of Self-Help Group (SHG) federations. It has been found that, in addition to life-sustaining activities like farming or sewing, SHG federations have institutions that provide resources and services to support women entrepreneurs in developing these activities into a business model that enables an investor to profit. This will explain why SHG federations continue to support enterprises owned by women beyond their subsidy period by identifying the three major types of institutional support that women business owners receive and using them to show how they influence enterprise expansion. Using qualitative case studies to gather initial data, we now know that Women-led enterprises experience higher growth through marketing, technological assistance, and financial intermediaries serving as funding sources. We will also present evidence that supports the theories of entrepreneurship and microfinance by indicating that merely having access to credit will not produce sustained long-term growth without access to additional crucial support tools - such as Marketing Assistance, Technology Adoption, and Managerial Skills - which determine if a Woman-owned enterprise can successfully transition from a Subsistence activity to a Growth-oriented enterprise. In terms of theory, our findings contribute to the existing literature on SHGs by identifying SHG federations as an institutional intermediary rather than merely a provider of credit. In practice, the case material demonstrates that while SHG federations are effective in establishing enterprises, the support they provide diminishes as the enterprise transitions from a Life-Sustaining activity to an expanding enterprise. As a result of this loss of support, Women entrepreneurs have an increasingly compelling need for more sophisticated support, including advanced marketing methods, technology upgrades, and professional management.

This accounts for the fact that several successful business entities have been exploring alternative institutional formations even while being associated with their parent federations. From a policy perspective, it has been noted that there is a need to redefine the role of SHG federations within a broader entrepreneurship framework. Rather than limiting their purpose to banking or economic inclusion alone, SHGs may serve as a platform for developing entrepreneurs' capacities through a combination of digital literacy skills, technology-based marketing assistance, and specific support in financial and accounting matters.

In conclusion, the development of women's entrepreneurship through SHGs is a dynamic process. By intervening in finance, technology, and markets, SHG federations play a crucial role in ensuring the sustained growth of women-owned businesses.

8. Policy Implications

The research underscores that SHGs in India play an important role in supporting women business starters through training; however, these groups are inadequate in providing long-term support for business scaling and the technological advancements required for growth at scale. From the analysis, four pathways emerged as an organised approach to policy-making:

- 1) Building Digital Capacity Through Digital Literacy; AI-Powered Marketing; E-commerce Training;
- 2) Financial Access at Each Stage – Customised Financial Products; Support to Multiple Enterprise Stages for Different Enterprises;
- 3) Governance/Accounting Practices – Digital Bookkeeping; Cost Accounting; Education on Compliance for all Enterprises; and
- 4) Network-Based Growth – Community Mentoring and Cooperation; Collaborations; Connections to Institutions.

These pathways shift SHGs from mere financial inclusion tools to active facilitators of entrepreneurship. Such actions could shift self-help groups from financial inclusion mechanisms to driving forces of women's entrepreneurship growth in India, and make a more substantial impact on economic progress and gender equality.

Acknowledgments

The authors sincerely acknowledge the invaluable support and cooperation extended by the leaders and members of the Self-Help Group federation, who generously shared their time, experiences, and insights for this study. Special thanks are due to the woman entrepreneur whose journey and openness provided the foundation for the case analysis presented in this research. The authors are also grateful to colleagues, mentors, and peers for their constructive feedback and encouragement throughout the research process. Lastly, heartfelt appreciation is extended to family and friends for their unwavering support and understanding during this work.

Ethical Considerations

This study was conducted in compliance with the institution's ethical standards and relevant national and international regulations. Wherever applicable, consent was obtained from all human subjects, and ethical approval was secured from the appropriate institutional review board. All data were gathered, analysed, and reported with academic honesty, ensuring transparency, reproducibility, and adherence to ethical research standards throughout the investigation.

Conflict of Interest

The authors confirm that there are no conflicts of interest regarding this research.

Funding

The funding for this article is from HBKU (Hamad Bin Khalifa University), Qatar.

References

- [1] Ahmed, B., & Basha, N. S. (2014). Role of self-help groups in women's empowerment. *International Journal of Research in Management and Social Science*, 2(3), 40–45.
- [2] Agarwal, S., & Sinha, A. (2019). Role of mobile technology in empowering women through SHGs. *Journal of Rural Development*, 38(2), 157–170.
- [3] Bansal, S., & Singh, A. K. (2019). Examining the social and entrepreneurial development of women through microfinance in Indian context. *Journal of Management Development*. <https://doi.org/10.1108/JMD-05-2019-0146>.
- [4] Chatterjee, R., & Sharma, S. (2020). Digital transformation of women-led enterprises in India: A case study approach. *Information Technology for Development*, 26(4), 753–771.
- [5] Demirgüç-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). *The Global Findex Database 2017: Measuring financial inclusion and the fintech revolution*. World Bank Publications. <https://doi.org/10.1596/978-1-4648-1259-0>.
- [6] Dhekale, V. S. (2016). Performance of women entrepreneurship in India. *International Journal of Management*, 7(1), 201.
- [7] Gangwar, V. P., & Khan, S. A. (2022). Analyzing the role of micro-entrepreneurship and self-help groups (SHGs) in women empowerment and development: A bottom-of-pyramid perspective. In *Driving Factors for Venture Creation and Success in Agricultural Entrepreneurship* (pp. 213–226). IGI Global, USA. <https://doi.org/10.4018/978-1-6684-2349-3.ch011>.
- [8] Gill, K., Kim, B., Janna, M. D., Payal, P., & Aslihan, K. (2010). Bridging the gender divide: How technology can advance women economically. *International Centre for Research on Women*. <http://www.icrw.org/publications/bridging-gender-divide>.
- [9] Goel, N., & Madan, P. (2019). Benchmarking financial inclusion for women entrepreneurship – a study of Uttarakhand state of India. *Benchmarking: An International Journal*, 26(1), 160–175. <https://doi.org/10.1108/BIJ-01-2018-0023>.
- [10] Gupta, S., & Rathore, H. S. (2020). Socio-economic and political empowerment through self-help groups intervention: A study from Bilaspur, Chhattisgarh, India. *Journal of Public Affairs*. <https://doi.org/10.1002/pa.2143>.
- [11] Kapoor, S. (2019). Entrepreneurship for economic and social empowerment of women: A case study of a self-help credit program in Nithari Village, Noida, India. *Australasian Accounting, Business and Finance Journal*, 13(2), 123–142. <https://doi.org/10.14453/aabfj.v13i2.8>.
- [12] Krishnaveni, V., & Haridas, R. (2014). Marketing constraints of women self-help groups. *The International Journal of Business and Management*, 2(9), 93–99.
- [13] Kumar, A. (2017). ICT and women empowerment in rural India: A case of SHGs. *International Journal of Social Sciences and Management*, 4(3), 158–164.
- [14] Lavoori, V., & Paramanik, R. N. (2014). Microfinance impact on women's decision making: A case study of Andhra Pradesh. *Journal of Global Entrepreneurship Research*, 1(1). <https://doi.org/10.1186/s40497-014-0011-6>.
- [15] Lenka, U., & Agarwal, S. (2017). Role of women entrepreneurs and NGOs in promoting entrepreneurship: Case studies from Uttarakhand, India. *Journal of Asia Business Studies*, 11(4), 451–465. <https://doi.org/10.1108/JABS-07-2015-0088>.
- [16] Malarvizhi, P. (2014). A study on entrepreneurship development of self-help group women in Chennai city. <http://hdl.handle.net/10603/6930>.
- [17] Morgan, N. A., Slotegraaf, R. J., & Vorhies, D. W. (2009). Linking marketing capabilities with profit growth. *International Journal of Research in Marketing*, 26(4), 284–293. <https://doi.org/10.1016/j.ijresmar.2009.06.005>.
- [18] Narzary, B., Hussain, M. N. (2025). Impact of Self-Help Groups on Socio-Economic Empowerment of Women in Assam. *Indiana Journal of Arts & Literature*, 6(7), 13-23.
- [19] Nayyar, N. (2017). Role of SHGs in rural women entrepreneurship: An overview. *Journal of Commerce and Management Thought*, 8(4), 777–789. <https://doi.org/10.5958/0976-478X.2017.00048.9>.
- [20] Patel, D., & Mehta, M. (2018). Technology adoption in SHGs: A study of mobile usage for business development. *Indian Journal of Economics and Development*, 14(1), 42–48.
- [21] Patel, R., & Patel, N. (2017). Social and economic impact of microfinance on urban poor women: An empirical study of Ahmedabad City (India). *Indian Management Studies Journal*, 8(2), 19–32. <https://doi.org/10.1177/ims.2017.8.2.110>.
- [22] Patel, V., & Patel, M. (2017). Impact of urban SHGs on socio-economic empowerment of women. *International Journal of Social Economics*, 44(6), 789–801.
- [23] Poornima, & Ramanaiah. (2019). A study on entrepreneurial challenges faced by women SHG members with special reference to Kolar. *New Horizon International Journal of Management & Research*, 7, 51–64.
- [24] Prasad, S., & Choubey, M. (2023). Factors influencing micro-entrepreneurship among women SHG members of Sikkim: A propensity score matching approach. *International Journal of Social Economics*. <https://doi.org/10.1108/IJSE-01-2023-0070>.
- [25] Rajasekaran, R., & Sindhu, R. (2013). Entrepreneurship and small business: A study with reference to women self-help groups. *Global Journal of Management and Business Studies*, 3(7), 703–710.
- [26] Rajpal, N. K., & Tamang, S. (2014). The impact of microfinance programs through SHGs on women entrepreneurs in Odisha. *IUP Journal of Entrepreneurship Development*, 11(4), 24–47.
- [27] Roy, P., & Patro, B. (2025). Effect of women's self-help group participation on their financial inclusion measured through a women-centric index: A study in North-East India. *Annals of Public and Cooperative Economics*, 96(1), 65-97. <https://doi.org/10.1111/apce.12496>.
- [28] Samineni, S., & Ramesh, K. (2020). Measuring the impact of microfinance on economic enhancement of women: Analysis with special reference to India. *Global Business Review*. <https://doi.org/10.1177/0972150920923108>.
- [29] Sharma, K. C. (2001). Microfinancing through self-help groups. *Indian Journal of Agricultural Economics*, 56(3), 460–461.
- [30] Shazia, J. (2014). Qualitative research method: Interviewing and observation. *Journal of Basic and Clinical Pharmacy*, 5(4), 87–88. <https://doi.org/10.4103/0976-0105.141942>.
- [31] Suchitra, S., & Bishnoi, I. (2019). Problems and constraints faced by SHGs: A study in Nayagarh district of Odisha. <https://www.researchgate.net/publication/331224387>
- [32] Sundaram, R., & Sekar, M. (2021). Bridging the digital divide: Challenges and opportunities for SHG federations in India. *Asian Journal of Social Science Studies*, 6(1), 11–19.
- [33] Suja, S. (2012). Women empowerment through self-help group: An evaluative study. *Global Management Review*, 6(3). <https://doi.org/10.15373/22778160/August2014/112>.
- [34] Tewari, D. B., Gautam, U., Saxena, C., & Verma, A. (2022). Self-help groups (SHGs) role in promotion of women entrepreneur: A saga of the pandemic era. *Journal of Positive School Psychology*, 6(2), 936–947.
- [35] Vadde, V., Vijaya, N., & Ratnam. (2014). The impact of self-help groups on women entrepreneurship: A study. *Journal of Women Entrepreneurship*, 11(3), 38–48.
- [36] Veju, B. (2018). Role of self-help groups (SHGs) on women entrepreneurship in Andhra Pradesh. *International Journal of Research in Management, Economics and Commerce*, 8(1).
- [37] Wind, Y. J. (2005). Marketing as an engine of business growth: A cross-functional perspective. *Journal of Business Research*, 58(7), 863–873. <https://doi.org/10.1016/j.jbusres.2004.01.002>.