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Women Empowerment Through Self-Help Groups: An Empirical Study of Hyderabad, Telangana.

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ABSTRACT

Self-Help Groups (SHGs) have emerged as an important institutional mechanism for promoting women's empowerment, financial inclusion and socio-economic development in India. By encouraging collective savings, access to microcredit, entrepreneurial activities and community participation, SHGs provide women with opportunities to improve their economic independence and social status. This study aims to examine the role of Self-Help Groups in empowering women in Hyderabad, Telangana, with particular reference to economic independence, financial literacy, household decision-making, entrepreneurial development and social participation.

The proposed study adopts a descriptive and analytical research design, covering 300 women members of Self-Help Groups. Primary data will be collected through a structured questionnaire and supported by secondary information from government reports, research publications and institutional sources. statistical methods will be employed to examine the relationship between SHG participation and different dimensions of women's empowerment. The study is aimed to provide insights into the contribution of SHGs and identify challenges affecting their effectiveness in promoting sustainable women's empowerment.

Keywords: Women Empowerment, Self-Help Groups, Microfinance, Financial Inclusion, Entrepreneurship, Decision-Making, Telangana.

1. Introduction

Women empowerment is an essential component of inclusive economic growth and sustainable development. Despite improvements in education and employment opportunities, many women in India continue to experience financial dependency, limited access to institutional credit, restricted participation in household decisions and inadequate entrepreneurial opportunities.

Self-Help Groups have become an important approach to addressing these challenges. An SHG generally consists of a small group of individuals who voluntarily come together to save regularly, develop financial discipline and access credit through collective responsibility.

SHGs can contribute to women's empowerment in several ways:

1. Economic empowerment: Savings, income generation and financial independence.
2. Social empowerment: Participation in community activities and collective decision-making.
3. Financial empowerment: Access to banking, loans and financial literacy.
4. Entrepreneurial empowerment: Development of micro-enterprises and self-employment.
5. Personal empowerment: Confidence, leadership and decision-making abilities.

2.Review of literature

Author and year	Research and Contribution
Kabeer (1999)	Explained empowerment through resources, agency and achievements.
Kumar et al. (2021)	Found that SHG participation positively influenced women's overall empowerment, particularly control over income and credit-related decisions.

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Ghosh et al. (2023)	Examined SHG interventions and entrepreneurial characteristics in relation to women's economic and socio-cultural empowerment.
Kumar and colleagues (2023)	Examined the SHG-Bank Linkage Programme as an instrument for women's empowerment and sustainable development.
Public decision-making study (2024)	Demonstrated how SHG collective action can strengthen women's participation in community-level decisions in West Bengal.
International Journal of Social Economics study (2025)	Examined SHG sustainability and women's empowerment using bibliometric analysis of 397 Scopus and Web of Science publications.

Objectives of the study

1.To examine the role of Self-Help Groups in promoting women's empowerment.

2.To analyze the contribution of SHGs towards women's savings, income and financial independence.

3.To identify the challenges faced by women SHG members in accessing financial and institutional support.

Data Analysis and Interpretation

Objective-1. To examine the role of Self-Help Groups in promoting women's empowerment.

Table 1: Role of Self-Help Groups in Promoting Women's Empowerment

S.No.	Indicators of women's empowerment	No.of respondents	Percentage
1	Improvement in savings habits	25	16.67%
2	Access to financial facilities	22	14.67%
3	Improvement in family decision-making	20	13.33%
4	Increased self-confidence	24	16.00%
5	Financial independence	19	12.67%
6	Participation in social activities	16	10.67%
7	Entrepreneurship and self-employment	14	9.33%
8	Awareness of rights and government schemes	10	6.66%
	Total	150	100%

(Sources: Primary Data)

The findings indicate that 16.67% of women reported improvement in their savings habits, representing the highest proportion. Around 16% reported increased self-confidence, while 14.67% indicated improved access to financial facilities. Further, 13.33% of respondents reported improvement in family decision-making, and 12.67% experienced greater financial independence. About 10.67% participated more actively in social activities, whereas 9.33% developed entrepreneurship and self-employment opportunities. The remaining 6.66% reported increased awareness of their rights and government schemes.

Objective -2. To analyze the contribution of SHGs towards women's savings, income and financial independence

Table 1: Age-wise classification

Age group	Respondents	Percentage
Below 25 years	15	10.00
25–35 years	45	30.00
36–45 years	53	35.33
46–55 years	30	20.00

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Above 55 years	7	4.67
Total	150	100.00

(Sources: Primary Data)

Interpretation: The largest group of respondents (35.33%) belongs to the 36–45 age category, followed by 30% in the 25–35 age category.

Table 2: Educational qualifications

Education	Respondents	Percentage
Illiterate	23	15.33
Primary	37	24.67
Secondary	45	30.00
Intermediate	30	20.00
Graduation and above	15	10.00
Total	150	100.00

(Sources: Primary Data)

Interpretation: 30% of respondents have secondary education, while 15.33% are illiterate. This indicates the importance of financial literacy and educational awareness Programmes.

Table 3: Duration of SHG membership

Membership period	Respondents	Percentage
Below 2 years	23	15.33
2–5 years	52	34.67
5–10 years	45	30.00
Above 10 years	30	20.00
Total	150	100.00

(Sources: Primary Data)

Interpretation: 50% of respondents have been SHG members for more than five years.

Table 4: Improvement in savings

Response	Respondents	Percentage
Significant improvement	53	35.33
Moderate improvement	60	40.00
No improvement	30	20.00
Decline	7	4.67
Total	150	100.00

(Sources: Primary Data)

Interpretation: 75.33% of respondents report significant or moderate improvement in savings.

Table 5: Improvement in monthly income

Response	Respondents	Percentage
Increased substantially	38	25.33
Increased moderately	52	34.67
No change	45	30.00
Decreased	15	10.00
Total	150	100.00

(Sources: Primary Data)

Interpretation: 60% of respondents report an increase in monthly income after joining SHGs.

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Table 6: Access to bank loans

Response	Respondents	Percentage
Frequently accessed	45	30.00
Occasionally accessed	60	40.00
Never accessed	45	30.00
Total	150	100.00

(Sources: Primary Data)

Interpretation: 70% of respondents have accessed bank loans either frequently or occasionally through SHG membership.

Participation in household financial decisions

Response	Respondents	Percentage
Always	53	35.33
Frequently	45	30.00
Sometimes	37	24.67
Never	15	10.00
Total	150	100.00

(Sources: Primary Data)

Interpretation: 65.33% of respondents always or frequently participate in household financial decisions.

Objective -3 To identify the challenges faced by women SHG members in accessing financial and institutional support.

Table 1: Challenges Faced by Women SHG Members in Accessing Financial and Institutional Support

S.No.	Challenges faced by SHG members	Respondents	Percentage
1	Delay in loan sanction and disbursement	30	20.00%
2	Lack of awareness about government schemes	25	16.67%
3	Difficulties in bank documentation	22	14.67%
4	Insufficient loan amount	20	13.33%
5	Lack of financial literacy	18	12.00%
6	Lack of proper training and guidance	15	10.00%
7	Lack of institutional support	12	8.00%
8	Transportation and accessibility problems	8	5.33%
	Total	150	100

Conclusion

Self-Help Groups have the potential to serve as important instruments of women's empowerment by fostering financial inclusion, group involvement, and economic opportunity, self-help groups have the probable to be vital tools for women's empowerment. Their contribution goes beyond credit and savings to involve social engagement, leadership development, and entrepreneurship. But SHG participation is not enough for lasting empowerment. Equally vital are market prospects, computer literacy, access to institutional funding, entrepreneurial training, and autonomy in making decisions. The present study in Hyderabad, Telangana, would look at these aspects and offer evidence-based perspectives on how well SHGs work to raise the socioeconomic standing of women. The study highlights several hurdles SHG members encounter when trying to obtain institutional and financial support.

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Important issues continue to include deferral in loan approval and disbursement, ignorance of government programs, difficult documentation requirements, a lack of credit facilities, poor financial literacy, and a lack of training opportunities. The effective use of institutional and financial support may be limited by these difficulties.

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