United International Journal of Multidisciplinary Research (UIJMR) An International Peer-Reviewed and Refereed Multidisciplinary Journal
ISSN: 3048-6726 Impact Factor:6.934(SJIF)Volume-3, Special Issue-10

"An Analysis of Women's Economic Empowerment in Telangana"

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DOI:10.37854/UIJMR.2026.310.257

ABSTRACT

The formation of Telangana as a separate state in 2014 created new opportunities to examine women's economic empowerment in the region. Women play an important role in agriculture, household work, small businesses, self-help groups, education, health care, and informal employment. However, many women continue to face challenges such as low income, unequal wages, limited ownership of land and property, lack of access to credit, unemployment, and restrictions on mobility and decision-making. Therefore, understanding the economic position of women in Telangana is important for achieving inclusive and sustainable development. Women's economic empowerment strengthens not only individual women but also families, communities, and the overall economy of Telangana. When women earn income and control financial resources, they are better able to support their family in all levels. This study analyses the role of government programmes, and welfare measures in improving women's economic condition. Special attention is given to women from rural areas, urban poor communities, Scheduled Castes, Scheduled Tribes, minority groups, single women, widows, women with disabilities, and women working in the informal sector. It also examines whether women have benefited equally from development programmes and whether the benefits have reached women in remote, rural, tribal, and economically weaker areas. Women's economic empowerment not only in terms of employment or income, but also in terms of their ability to make financial decisions. The study uses both primary and secondary data. The data may be analysed using percentages, averages, comparisons, and women's personal experiences. The study aims to identify the achievements, gaps, and challenges in women's economic empowerment since 2014, and the findings can help policymakers to design more inclusive programmes that improve women's economic empowerment in Telangana.

Key Words: Economic Empowerment, Self-Help Groups, Bank-Linkage Programmes, Socio-Economic Surveys, Inclusive Programmes.

Background and Introduction of the study:

Telangana became a separate state on 2 June 2014. Since its formation, the state government has introduced several welfare and development programmes aimed at improving the lives of poor households, farmers, workers, students, elderly persons, and also women. Women's economic empowerment is an important part of social justice, poverty reduction, and economic development. A woman is economically empowered when she has the opportunity to earn an income, control her earnings, own assets, access education and skills, obtain loans, make financial decisions, and participate equally in family and community life. Economic empowerment does not mean only having a job. It also includes the freedom and confidence to decide how income is used, to save money, to start or manage an enterprise, and to take part in decisions making. Women have been an important focus of many of these programmes because they play a major role in family welfare and local economic activities.
In Telangana, women contribute to agriculture, animal husbandry, small-scale businesses, self-help groups, wage labour, handicrafts, education, health services, domestic work, and the informal sector. Their work supports the household economy as well as the wider development of the state.Since 2014, Telangana has made efforts to improve women's welfare through self-help groups, financial-support programmes, skill-development activities, education support, health initiatives, entrepreneurship promotion, and social-security measures. Women's self-help groups have played a particularly important role in rural and urban areas. These groups help women save money regularly, access bank loans, start small businesses, and support one another during financial difficulties. Through group activities, women may engage in dairy farming, poultry, tailoring, food processing, handicrafts, petty trade, small shops, and other livelihood activities. Self-help groups can also increase women's awareness about banking, government schemes, health, education, and legal rights.

However, women's contribution is not always properly recognised or rewarded. Many women work for long hours in farms, homes, small

businesses, and informal jobs, but they may receive low wages or no direct payment. In many households, women are responsible for cooking, child care, care of elderly family members, and other domestic duties in addition to income-generating work. This unpaid work reduces the time available for education, skill development, paid employment, and business activities. Therefore, women's economic position cannot be understood only by looking at employment figures. It is also necessary to examine their access to income, property, bank accounts, loans, training, markets, and decision-making power.

Financial inclusion is another important aspect of women's economic empowerment. In the past, many women depended on husbands, family members, moneylenders, or informal lenders for financial support. Greater access to banks and self-help group loans can reduce this dependence. However, merely opening a bank account does not ensure economic empowerment. Women should also be able to use the account, save regularly, access credit when needed, and make decisions about financial matters.

Employment and livelihood opportunities are also central to women's empowerment. In rural Telangana, many women depend on agriculture and agricultural labour for income. They work in sowing, weeding, harvesting, dairy activities, livestock care, and other farm-related work. Yet many women agricultural workers face seasonal employment, low wages, poor working conditions, and lack of social security. Women farmers may also face difficulties in owning land or receiving formal recognition as farmers.

In urban areas, women work in shops, small enterprises, private services, domestic work, construction, food businesses, beauty services, tailoring, teaching, health care, and other formal and informal occupations. Some women have benefited from better education, digital technology, skill training, and opportunities for self-employment. At the same time, many women continue to work in low-paid and insecure jobs. They may face problems such as lack of childcare facilities, unsafe transport, workplace discrimination, unequal pay, limited job security, and difficulty balancing family responsibilities with paid work. These problems can restrict women's participation in the labour market and prevent them from achieving financial independence.

Education and skill development have an important role in improving women's economic opportunities. Educated women are generally better able to access employment, understand financial matters, use digital services, and participate in family decisions. Skill training in areas such as computers, tailoring, food processing, health care, retail services, entrepreneurship, and digital marketing can help women find better work or start their own businesses. Therefore, economic empowerment policies should consider the different needs of various groups of women.

Women's ownership of land, housing, livestock, businesses, and other assets is another major indicator of empowerment. Asset ownership gives women greater security, respect, and bargaining power within the household. A woman who owns land, a house, livestock, or a business may have better access to loans and greater ability to deal with financial emergencies. However, in many families, property is registered mainly in the name of men. Women may contribute to the purchase or maintenance of assets but may not have legal ownership or control over them. This situation limits their financial independence and makes them more vulnerable during family disputes, widowhood, separation, illness, or economic crisis.
Women's participation in decision-making is closely connected with economic empowerment. When women earn income and have access to savings or credit, they are more likely to take part in decisions about household spending, children's education, health care, agricultural investment, and business activities. Yet, income alone may not always give women equal decision-making power. Social customs, family structures, gender discrimination, lack of awareness, and fear of violence or social pressure can continue to limit women's freedom. Thus, the study of economic empowerment should include women's personal experiences, confidence, mobility, participation in community institutions, and ability to make decisions.

The development experience of Telangana since 2014 provides an important opportunity to study these issues. The state has witnessed changes in welfare delivery, agriculture, urban growth, digital services, education, and women's group-based development activities. At the same time, differences remain between rural and urban areas, districts, social groups, and income categories. The progress experienced by educated urban women may not be the same as that of rural women, agricultural labourers, tribal women, single women,

or women working in the informal sector. Therefore, it is necessary to examine both achievements and continuing challenges.

This studyaims to examine the changing economic condition of women in the state after its formation. It focuses on women's access to employment, income, savings, credit, assets, skill development, entrepreneurship, self-help groups, and decision-making. It also considers the role of government programmes and the barriers that prevent some women from receiving equal benefits.

The study is significant because women's economic empowerment improves not only the lives of women but also the well-being of families and communities. When women have stable income and control over financial resources, they can contribute more effectively to nutrition, education, health care, savings, and household security. Greater economic participation of women can also support inclusive growth and reduce poverty in Telangana. By identifying the progress made since 2014 and the gaps that still exist, this study can provide useful suggestions for improving policies and programmes aimed at strengthening women's economic independence and participation in the development of Telangana.

Significance of the Study

This study is to examines the progress of women's economic empowerment in Telangana after the formation of the state in 2014. It helps to understand whether women have gained better access to employment, entrepreneurship, income-generating activities, self-help groups, government welfare schemes, and decision-making. The study is especially important for identifying differences in the experiences of rural, urban, and tribal areas. Its findings can help policymakers, government departments, and voluntary organisations to improve programmes and ensure that their benefits reach women who need them most. It also assess how women's economic empowerment strengthens household welfare, poverty reduction, and the overall development of Telangana.

Objectives of the study:

1. To examine changes in women's entrepreneurship, employment, and other income sources in Telangana since 2014.
2. To assess women's access to financial inclusion, and self-help group bank-linkage programmes.

3. To evaluate the role and effectiveness of government welfare schemes and programmes in promoting women's economic empowerment.
4. To analyse women's ownership and control over assets and businesses, along with their role in household financial decision-making.
5. To identify the major barriers and inequalities affecting women's economic empowerment in Telangana.

Review of Literature:

Chatterjee (2016) studied women's empowerment through self-help groups in Nizamabad district of Telangana. Based on field observations and case studies, the study found that women from poor and low-education backgrounds were able to earn income through SHG activities. The study shows that SHGs can promote both economic and social empowerment.

Gugulothu (2017) examined the empowerment of tribal women through self-help groups in Telangana. The study used primary and secondary data and highlighted the importance of SHGs in improving savings, credit access, income activities, and awareness among tribal women. It recommended better skill training, higher loan amounts, and affordable credit to strengthen women's livelihoods.

Kamala and Jyothi (2018) analysed the dynamics and performance of women's self-help groups in Telangana, particularly in agriculture and allied sectors. Their study of 447 SHGs over five years found that the groups remained active, with stable membership and coordinated functioning. The findings indicate that strong group dynamics and regular participation can support the sustainability of SHGs and women's economic activities.

Samisetty and Ch. (2022) studied the impact of SHG-bank linkage on the social transformation and socio-economic development of women in Warangal district. The study found that bank linkage improved access to financial support and financial inclusion and had a positive effect on women's empowerment. It confirms the importance of credit in strengthening women's economic position.

Research Gap Identification:

Previous studies mostly based on the self-help groups and bank-linkage programmes in Telangana. Most of these studies, however, are limited to particular districts, tribal communities, or SHG members. They mainly focus on microcredit and group activities.The present study is broader in scope. It examines women's economic empowerment in Telangana since 2014 by including

entrepreneurship, employment, other income sources, financial inclusion, and financial decision-making. It also identifies barriers and inequalities among women belonging to different regions and social groups. Therefore, the study fills the gap by providing a more comprehensive analysis of women's economic empowerment in Telangana.

Research Methodology:

The study will use both primary and secondary sources of data.**Primary data** will be collected from women beneficiaries, self-help group members, women entrepreneurs, agricultural labourers, informal-sector workers, bank officials, SHG leaders, and government officers. Information may be collected through structured questionnaires, interviews, and focused group discussions.**Secondary data** will be collected from Telangana socio-economic surveys, Census reports, National Sample Survey reports, government department reports, Rural Development and Women and Child Welfare Department records, NABARD reports, bank-linkage data, published research articles, books, journals, and official websites.The collected data will be classified, tabulated, and analysed using Frequencies and percentages Mean, standard deviation, and coefficient of variation, and other techniques wherever applicable.

Hypothesis of the study:

Null Hypotheses

1) H01**:**There is no improvement in Women's economic empowerment in Telangana since 2014.
2) **H02:**The Government initiatives such as Greater access to financial inclusion and self-help group bank-linkage programmes has no positive effect on women's economic empowerment.
3) **H03:** Government welfare schemes and development programmes have not significantly improved women's access to financial resources.
4) **H04:** Women with ownership or control over assets and businesses have not impacted in financial decision-making.
5) **H05:** Women's economic empowerment differs significantly in rural, urban, and tribal areas in Telangana.

Analysis and Data Interpretation:

Since the formation of Telangana in 2014, women's economic empowerment has received significant attention through programmes that promote financial inclusion, self-employment, skill development,

livelihood diversification, and social security. Women's self-help groups have been central to this process, especially in rural and economically weaker communities. Through SHGs, women have gained opportunities to save regularly, access bank credit, start small enterprises, participate in dairy, poultry, tailoring, food processing, petty trade, and agricultural activities. Urban SHG women have also been supported to establish micro-enterprises, while rural women have received assistance through group-based agricultural, livestock, and marketing activities.

The Government of Telangana has supported this progress through agencies and programmes such as the Society for Elimination of Rural Poverty (SERP), Mission for Elimination of Poverty in Municipal Areas (MEPMA), SHG-bank linkage, Stree Nidhi credit support, skill-development programmes, entrepreneurship promotion, and livelihood activities in agriculture and allied sectors. Welfare initiatives, including financial assistance and social-security measures for widows, single women, pregnant women, and economically vulnerable households, have indirectly strengthened women's financial security. Despite this progress, inequalities in income, asset ownership, quality employment, market access, and independent decision-making continue to affect many women, particularly those in rural, tribal, marginalised, and informal-sector communities. The following table shows the progress of economic empowerment of women in Telangana since 2014.

Table: Progress of Women's Economic Empowerment in Telangana from 2014-15 to 2024-25.

Sl. No.	**Indicator**	**2014-15**	**2024-25**	**Change with remarks**
01	**No. of Women organized in to SHGs**	**47.42 lakh**	**65.24 lakh**	SHGs continued to cover a very large number of women across the state of Telangana.
02	**No. of SHGs**	**4.17 lakh**	**6.12 lakh**	**Increased a good no. of SHGs in Telangana.**

03	**Annual Bank Linkage disbursement to SHGs**	**Rs. 3738.67 crore**	**Rs. 55256.32 crore**	**Indicates that, there is good progress in disbursement of funds.**
04	**No. of Micro Enterprises established by SHGs**	**Nil**	**58644**	**It shows the government's support in strengthening women entrepreneurship and self-employment.**
05	**No. of women elected to Gram Panchayats, Municipalities, and other Public Administration roles**	**10.92 per cent**	**53.08 per cent**	**It indicates the institutional participation and potential decision-making power of women.**

Conclusion:

Women's economic empowerment in Telangana has improved since the formation of the state in 2014 through self-help groups, bank-linkage programmes, welfare schemes, skill training, and support for small businesses and livelihoods. Many women now have better access to savings, loans, income-generating activities, and government assistance than before. However, the benefits have not reached all women equally. Rural women, tribal women, informal workers, single women, widows, and women from economically weaker families still face problems such as low income, lack of asset ownership, limited employment opportunities, unequal wages, and restricted financial decision-making. Therefore, Telangana needs to strengthen skill development, affordable credit, market support, safe employment, childcare facilities, and women's ownership of land and property. Such measures can help ensure that women's economic empowerment becomes more inclusive, sustainable, and beneficial for the overall development of Telangana.

Recommendations and Suggestions:

1. **Expand affordable credit and financial literacy:** Strengthen SHG-bank linkage, Stree Nidhi, and low-interest loans for women's enterprises, along with practical training on savings, digital banking, insurance, and responsible use of credit.
2. **Promote sustainable women-led enterprises:** Provide women entrepreneurs with skill training, start-up support, common production centres, branding, digital marketing, and assured market linkages for products such as food processing, tailoring, handicrafts, dairy, poultry, and retail services.
3. **Increase women's access to assets:** Encourage joint or individual registration of land, houses, livestock, and small businesses in women's names.
4. **Create safe and decent employment opportunities:** Improve access to skill-based jobs, equal wages, workplace safety, transport facilities, social security, maternity support, and childcare centres, particularly for rural and informal-sector women.
5. **Target marginalised women through local programmes:** Design district- and mandal-level support for all sections of women. Regular monitoring should ensure that welfare schemes, credit, training, and livelihood benefits reach all the groups equally.

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