Abstract—Women’s development in recent years emphasizes on providing equal opportunities to women by removing gender bias; empowering women and creating self reliance among them. According to Gurumoorthy(2000), Self Help Groups (SHGs) undertake entrepreneurial activities at smaller level with minimum capital requirements. The women have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self discipline. SHGs have the potential to ignite the socio economic revolution in rural India. According to the studies of Sathysundaram (2003), the SHG-Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self-confidence of the members and made members more assertive in facing social evils. Hence appropriate training must be provided to rural women in SHG for their economic empowerment.

Keywords—Economic Empowerment, Rural women, Self-Help Group (SHG).

I. INTRODUCTION

In a stratified society like ours access and empowerment of different section of the societies are becoming serious concerns and to address it planners, managers, social scientist all over the world have started deliberating and devising way out like anything. The present deliberation will go textual with the realm of women’s empowerment. Our need is to ascertain and assure the areas where women are still far from enjoying the minimum privileges. Only over the last decade, there has been increasing awareness of the extent and significance of women’s activities. Most developing countries have now started training rural women and these rural women have joined together in SHG where the members share information, knowledge and training activities take place.

II. OBJECTIVE OF THE STUDY

The objective of this study is to study the characteristics such as age, religion, education, family type, family size, occupation, annual income of the family, training given to rural women of SHG and to assess the extent of economic empowerment or rural women of SHG in Kismatpur village of Ranga Reddy district in Telangana state.

III. METHODOLOGY

Eight Self-Help Groups (SHGs) were selected which were involved into the occupation of Agriculture and allied, Vegetable cultivation, Dairy production, Tailoring, Weaving, cow and goat rearing, home foods making and leaf plate making. From each SHG, the secretary and three other members were selected as respondents. The three members were selected randomly. Thus a total of 80 members constituted the sample of the study.

The data were collected from the selected sample through a field survey based on a structured questionnaire and interview techniques. The data were collected during July-August 2016. The major statistical tools used for analyzing the collected data were percentage and correlation.

Various dimensions of economic empowerment of the respondents were studied and the data so collected were analyzed. To study the relationship between the profile characteristics of the respondents and the perceived economic empowerment, Karl Pearson’s coefficient of correlation was worked out. The coefficient of correlation (r) thus calculated was tested by ‘t’ test for knowing its significance.

IV. RESULTS AND DISCUSSION

Keeping in view the objective, the results of the study are discussed below.

Profile of the Respondents
The profile characteristics such as age, religion, education, family type, family size, occupation and annual income of the family were studied.

Age Group
The respondents are grouped into three categories i.e. young (<35), middle aged (35-55) and old (>55). 53.75 percent of the respondents fall in the middle-aged category followed by young members (43.75 percent). Only two persons (2.5 percent) are in the above 55 age group.

Religious Status
Majority (50 percent) of the respondents belong to Hindu religion, 33 percent are Christians and only 8.75 percent of the total respondents are Muslims.

Educational Status
Among the sample, seven respondents (8 percent) are illiterate. Twenty three percent of the respondents have primary education and 20 percent of the members have secondary education. Nine members (11.25 percent) have college education.
Family Type and Size
Out of the 80 families, 77 families (96 percent) are single families. Only three families are found to be joint families.
The average family size of the respondents is found to be 5.
Annual income of the family
The average annual income of the family is assessed to be Rs.12,500. Sixty three families are found to be below poverty line i.e. having an annual income.
Training given to rural women in SHG
Emphasis is on facilitating their involvement in economic activities and strengthening their economic base. Some of training programmes given to rural women in SHG
- Access to appropriate technology and financial resources
- Attaining income security through income generating projects
- Information regarding development departments and agencies like Grama Panchayat, Bank, Village office.

Economic Empowerment through SHGs
The economic empowerment brought about by SHGs is studied by analyzing factors like savings and income generating activities.

Income generating Activities
The various income generating activities undertaken by the respondents are shown in the table 1:

Table 1: Income generating Activities

<table>
<thead>
<tr>
<th>S. No</th>
<th>Income generating activities</th>
<th>Before joining SHG</th>
<th>After joining SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of members</td>
<td>%</td>
<td>No. of members</td>
</tr>
<tr>
<td>1</td>
<td>Dairy products</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Vegetable cultivation</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>Tailoring</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>4</td>
<td>Home foods</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
<td>75</td>
<td></td>
</tr>
</tbody>
</table>

Savings
Before joining SHG, the respondents had savings only in Banks and Post office. The per capita saving was Rs.125. after joining the SHG, the respondents have savings in other agencies like chit, LIC. The per capita savings after joining SHG is Rs. 1800 which shows a very notable improvement.

Accessibility to Credit
There is enormous increase in the accessibility of credit by the respondents after joining the SHG. Moreover 99 percent of the respondents opined that after joining SHG, it was very easy to obtain loan.

Relationship between characteristics of the respondents and their economic empowerment
The relationship between the characteristics of the respondents and their economic empowerment is assessed using Pearson’s coefficient of correlation. The coefficient of correlation and the estimated ‘t’ values are shown in the table 2

Table 2

<table>
<thead>
<tr>
<th>S. No</th>
<th>Profile</th>
<th>Coefficient of correlation (r)</th>
<th>Calculated ‘t’ value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Religion</td>
<td>-0.07</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>Caste</td>
<td>0.10</td>
<td>0.96</td>
</tr>
<tr>
<td>3</td>
<td>Family type</td>
<td>-0.20</td>
<td>1.9</td>
</tr>
<tr>
<td>4</td>
<td>Age</td>
<td>-0.11</td>
<td>1.1</td>
</tr>
<tr>
<td>5</td>
<td>Family size</td>
<td>-0.03</td>
<td>0.2</td>
</tr>
<tr>
<td>6</td>
<td>Individual education</td>
<td>0.42</td>
<td>4.1</td>
</tr>
<tr>
<td>7</td>
<td>Family annual income</td>
<td>0.31</td>
<td>2.9</td>
</tr>
</tbody>
</table>

The correlation between the economic empowerment and the characteristics of the respondents like individual education, family annual income are found to be significant as the calculated ‘t’ values are higher than the table value. For all the other profile characteristics the correlation with the perceived economic empowerment is found to be significant.

CONCLUSION

The accessibility to credit and the amount of savings of members have increased significantly through SHG. The per capita annual income of the respondents had increased which shows that SHG has the potential of empowering women economically by way of starting more income generating activities.

REFERENCES