

Empowering Women: A Comprehensive Study on Socio-Political and Economic Empowerment through Self-Help Groups in the Southern State of Telangana, India

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Abstract

This study investigates the multidimensional empowerment of women through Self-Help Groups (SHGs) in the southern Indian state of Telangana, focusing on the former Nalgonda district. By utilizing primary survey data, village-level case studies, and secondary data sources, the research assesses the economic, social, and political impacts of SHG participation among rural women from marginalized communities. The study contextualizes empowerment within theoretical frameworks that define it as the expansion of strategic life choices, access to resources, agency, and voice in decision-making.

The SHG Bank Linkage Programme (SBLP), supported by initiatives like Indira Kranthi Patham and Stree Nidhi, is analyzed as a model of inclusive, gender-sensitive development. A stratified random sample of 240 SHG women from six villages reveals significant improvements in savings, access to credit, social mobility, and political participation. Key findings indicate that SHG membership fosters enhanced financial autonomy, leadership skills, community engagement, and psychological empowerment. The study also highlights variations in empowerment across caste and class lines, emphasizing the need for intersectional and inclusive approaches in policy design.

By critically examining village-level dynamics and the lived experiences of women, this study addresses existing research gaps and offers empirical evidence on SHGs as transformative grassroots institutions. The policy recommendations emphasize capacity building, direct credit access, integration with social security schemes, and participatory targeting to maximize impact and sustainability. This research contributes to the broader agenda of gender equality and sustainable rural development India.

Keywords: *Women's empowerment; Self-Help Groups (SHGs); Telangana; rural development; gender-inclusive development; microfinance; social capital; political participation; economic autonomy; intersectionality; SHG Bank Linkage Programme (SBLP); Indira Kranthi Patham (IKP); sustainable livelihoods; gender equity; participatory rural appraisal.*

1. Introduction

Women's empowerment has long been a central focus in the discourse on gender and development, with two distinct approaches emerging: 'Women in Development' and 'Women and Development'. Advocates of the former emphasize the importance of economic power for poor women over radical laws, while proponents of the latter prioritize women's rights and political movements. Over time, the understanding of poverty has evolved from solely focusing on asset deprivation to recognizing the pivotal role of access to credit markets in perpetuating economic disenfranchisement. The rise of self-help groups as a means of delivering microcredit to impoverished women gained prominence in the 1990s, catalyzing a significant policy shift.

This research paper explores the empowerment of women through Self Help Groups (SHGs) in Telangana State, India, with a specific focus on the former Nalgonda district. The SHG Bank Linkage Program (SBLP) in India has been praised as a successful poverty eradication initiative, positioning SHGs as a crucial mechanism for women's economic,

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social, and political empowerment. Using primary data, this study aims to analyze the extent of empowerment experienced by women at various levels, including economic, social, and political spheres. By examining the transformative impact of SHG participation on the lives and livelihoods of women, this research seeks to illuminate the nuanced dimensions of women's empowerment within the context of the SHG bank linkage program in Telangana State.

2. Background and Significance

In pluralistic societies like India, sustainable and inclusive growth is both a strategic policy objective and a measure of socio-economic justice. Women, who make up nearly half of India's population and more than a third of its workforce, are central to this vision. Their participation in the economic, social, political, and cultural spheres is widely recognized as an indicator of gender equality and social progress. Despite this recognition, deeply rooted gender biases and structural inequalities continue to limit women's opportunities, especially in rural areas, where most women depend on agriculture and related activities for their livelihoods. According to the 2011 Census, 69.1% of India's women live in rural areas, and female literacy, land ownership, and access to resources remain significantly lower than those of men. In this context, sustainable and inclusive growth has become a strategic policy imperative for achieving socio-economic equality and justice (Kabeer, 2003). Inclusive growth, characterized by its pro-poor and broad-based approach, seeks to ensure that all segments of society, particularly marginalized groups, participate in and benefit from development processes. In India, the empowerment and active involvement of women are crucial to the success of this model, as women play significant roles both within households and in society at large.

2.1 Women Empowerment: A Conceptual Framework

Women's empowerment is broadly understood as the expansion of women's ability to make strategic life choices in contexts where such ability was previously denied (Kabeer, 2003). Central to this concept is the notion that empowerment is multi-dimensional, involving not only access to resources and decision-making power but also the internal generation of power, self-confidence, agency, and a sense of self-worth. Empowerment manifests at individual, household, community, and societal levels (Panda & Kanjilal, 2013), encompassing economic, social, political, and psychological domains.

Theoretical frameworks emphasize different forms of power: "power over" (domination), "power to" (productive capacity), "power with" (collective action), and "power from within" (self-respect and confidence) (Rowland, 1997). Empowerment is thus a process of challenging and transforming unequal power relations toward greater equality (Batliwala, 1994; Kahlon, 2004). It involves personal growth, rational negotiation, and collective solidarity.

Studies have shown that empowerment is not merely the ability to make choices, but also the expansion of those choices in contexts where they were previously denied. However, in developing countries like India, women's contributions often remain undervalued and under-documented, with persistent disparities in education, wages, property rights, and decision-making power (World Economic Forum, 2014; UNDP, 2013).

While government and market-led approaches to development have made some progress, they have often failed to reach the poorest women, particularly in rural and marginalized communities. Since the 1990s, women's empowerment has gained prominence as a key driver of sustainable development and poverty alleviation. The Self-Help Group (SHG) model, widely adopted in India, exemplifies this approach by combining financial inclusion with capacity building and social capital formation. SHGs enable women to access credit without collateral through joint liability, fostering economic independence and leadership skills (Srilatha, 1994; Kahlon, 2004).

2.2 Gender Inclusive Development through Self-Help Groups (SHGs)

Gender-inclusive development through Self-Help Groups (SHGs) in Telangana and across South Asia has evolved through a series of targeted initiatives that have collectively transformed the landscape of rural women's empowerment. The South Asia Poverty Alleviation Programme (SAPAP), supported by UNDP, pioneered the model of organizing marginalized women into small, homogenous SHGs, Village Organizations, and Mandal Federations, enabling access to savings, internal lending, and skill development. These grassroots institutions, built with the support of district agencies and NGOs, have empowered over 45,000 women in Bangladesh and inspired similar models in India, including the Indira Kranti Patham (IKP).

In Telangana, the Development of Women and Children in Rural Areas (DWCRA) program laid the foundation for gender-inclusive development by promoting self-employment and income-generating activities among women from marginalized communities. By 1998, DWCRA had mobilized over a million women into 79,000 groups, fostering collective action, thrift, and decision-making. The convergence of DWCRA into broader poverty alleviation programs,

such as the Swarna Jayanti Gram Swarozgar Yojana, further institutionalized women's participation in rural development.

The IKP, a scaled-up adaptation of SAPAP, expanded the reach of SHGs to hundreds of mandals in Telangana, focusing on sustainable livelihoods, capacity building, and federated institutions like Mandal Samakhya. Implemented by SERP, IKP has enabled SHGs to access affordable credit, supported by state interest subsidies and revolving funds, while strengthening their financial base through regular savings and internal lending. Recent government initiatives continue to prioritize women's economic inclusion, with commitments to interest-free loans and integration of SHG members into new sectors, such as public transport and food processing.

These programs have made SHGs a cornerstone of gender-inclusive development, enabling women to overcome structural barriers, access resources, and participate meaningfully in economic and social life. By fostering collective agency, financial independence, and leadership, SHGs in Telangana exemplify how targeted grassroots interventions can drive sustainable and inclusive growth for women and their communities.

3 Review of Literature and Emerging Perspectives

Despite the proliferation of Self-Help Groups (SHGs) and their widely recognized role in advancing women's empowerment across economic, social, and political spheres in Telangana, a critical gap remains in the existing literature. Most studies—such as those by Reddy & Kumar (2017), Gupta et al. (2018), and Rao & Singh (2019)—demonstrate overall improvements in income, social participation, and political engagement among women SHG members. These works, along with others focusing on microfinance (Patel et al., 2020; Jain & Kapoor, 2019), social capital (Das & Chatterjee, 2016; Agarwal et al., 2016), health and education (Khan & Patel, 2021; Devi & Reddy, 2018), and leadership (Joshi & Sharma, 2017; Singh & Khan, 2019), provide valuable macro-level insights into the transformative potential of SHGs in rural India.

However, there is a notable lack of granular, village-level evidence on how SHG participation translates into tangible improvements in women's daily lives, particularly for the most marginalized social groups. Many studies aggregate outcomes or focus on specific interventions but rarely delve into the lived experiences of women from diverse backgrounds—such as Scheduled Castes, Scheduled Tribes, minorities, and the ultra-poor—and the mechanisms by which SHGs foster empowerment and inclusion (Choudhary & Patel, 2020; Srilatha, 1994; Sharma & Choudhary, 2020). The extent to which SHGs reach and benefit these marginalized groups, and how participation impacts their savings, credit access, decision-making, and community involvement, remains underexplored. Furthermore, while sustainability and group dynamics have been discussed (NBSC, 2020; Mishra et al., 2018), there is limited empirical research on the long-term impacts and the challenges faced by older or less successful SHGs.

Theoretical frameworks by Batliwala (1994), Kabeer (2003), and Bandura (1997) emphasize empowerment as a multidimensional and context-specific process, yet empirical studies in Telangana often lack the depth to capture these nuances at the grassroots. Moreover, the intersectionality of caste, class, and gender, and the barriers faced by the most excluded women, are seldom systematically examined (Kahlon, 2004; Panda & Kanjilal, 2013; UNDP, 2013). This gap is further highlighted by the limited attention to how SHGs influence not just economic and social indicators, but also psychological empowerment, agency, and sustained community participation (Zimmerman, 1995; Rowland, 1997).

4 Research Gap

Despite the widespread recognition of Self-Help Groups (SHGs) as effective means for women's empowerment in India, a significant gap remains in the literature regarding the nuanced, village-level impacts of SHG participation. Most existing research has focused on aggregate outcomes or specific programmatic interventions, offering valuable but broad insights into economic, social, and political gains. However, these studies often overlook the lived experiences of women from diverse social categories, particularly those who are most marginalized by caste, class, or minority status.

Specifically, there is limited empirical evidence on how SHGs reach and empower the most excluded women and how participation concretely affects their savings behaviour, access to credit, household and community decision-making, and active participation in local governance. The mechanisms through which SHGs foster empowerment and inclusion, such as group dynamics, leadership development, and social capital formation, are not sufficiently explored in the current body of work. As a result, the transformative potential of SHGs at the grassroots level, particularly for the most vulnerable women, remains underexamined.

By integrating primary, village-level data with contemporary theoretical and empirical insights, this study aims to address critical gaps. It provides a deeper understanding of how SHGs serve as catalysts for holistic women's

empowerment in rural Telangana, focusing specifically on inclusion and intersectionality. The findings of this research intend to offer evidence-based recommendations for policymakers and practitioners, thereby enhancing the inclusivity and effectiveness of empowerment programs and contributing to the broader agenda of gender equality and sustainable development.

5 Objectives and/or Hypotheses

This research primarily aims to analyze the extent of women's empowerment at different levels and to investigate the changes in the lives and livelihoods of women after joining Self-Help Groups (SHGs). The study is guided by key research questions, including the reliability of SHGs as institutions for women's empowerment, the impact of SHGs on the socio-economic and living conditions of women, and the level of empowerment achieved by women SHG members in economic, social, and political spheres.

The primary objectives of the study are to assess the impact of SHGs on the socio-economic conditions of women in the sample villages, evaluate the contribution of SHGs in enabling rural women to achieve economic independence and mobility, and examine the progress of the SHG-Bank Linkage Program in Telangana. Additionally, the research seeks to understand the extent to which SHG women have gained honour and respect within their households and communities, and to assess the overall impact of SHGs on women's status, focusing on social, economic, and political empowerment.

The central hypothesis is that participation in SHGs significantly enhances various dimensions of women's empowerment in rural settings.

6 Contribution of the Study

By focusing on the case of the former Nalgonda District, this study makes a significant contribution to the broader discourse on women's empowerment in India. It provides empirical insights into the effectiveness of Self-Help Groups (SHGs) as grassroots mechanisms for overcoming structural barriers and promoting gender equality. Through village-level analysis and attention to the lived experiences of women from diverse social backgrounds, the research enhances understanding of how SHGs encourage economic, social, and political empowerment in rural settings. The findings are expected to inform policymakers, practitioners, and scholars aiming to design and implement more inclusive and effective strategies for women's empowerment, both in Telangana and in similar socio-economic contexts across India.

7 Materials and Methods

7.1 Research Design

The research employed a descriptive and evaluative design, utilizing both survey and case study methods. The focus was on empirically assessing the impact of SHGs on women's empowerment in the selected regions, based primarily on primary data collected from sampled respondents.

7.2 Study Area and Context

Telangana State, established as the 29th State of India in 2014 following the bifurcation of Andhra Pradesh, faces significant challenges related to unemployment and poverty, particularly in its rural areas. The migration of rural residents to urban centers in search of better income and employment opportunities highlights the urgent need for sustainable livelihood options within the state. One of the historically underdeveloped districts in Telangana, formerly known as Nalgonda district, features a large population from marginalized communities, including Backward Classes, Scheduled Castes, and Scheduled Tribes.

Post-bifurcation, the erstwhile Nalgonda district was reorganized into Nalgonda, Suryapet, and Yadadri Bhongir districts, each grappling with issues of inadequate land holdings, limited irrigation facilities, and escalating rural-to-urban migration due to livelihood challenges. Against this backdrop, the present study selected one mandal from each district - Munagala from Suryapet, and Gurrampode and Mothukur from Nalgonda and Yadadri Bhongir, respectively - along with two villages from each mandal for in-depth examination.

These selected mandals have been identified as some of the most economically disadvantaged areas in the Nalgonda district, with a high concentration of marginalized populations. In the context of India, Self Help Groups (SHGs) have emerged as a powerful tool for women's empowerment, especially when connected to formal banking institutions for credit access in rural environments. Telangana State has been a leader in the implementation of the SHG Bank Linkage Program in South India, establishing itself as an ideal setting for exploring the transformative impact of SHGs on women's empowerment.

The study aims to analyze the effectiveness of SHGs in empowering women in Telangana State, specifically focusing on the former Nalgonda District. By assessing the social categorization and well-being of SHG members and evaluating the implementation of the SHG Bank Linkage Program from 2015-16 to 2019-20, this research seeks to shed light on the broader impact these initiatives have on the rural women's empowerment landscape within the study area.

7.3 Sampling Techniques

A stratified random sampling technique was used to ensure representation across various socio-economic backgrounds, castes, and SHG characteristics. From a total of 3,072 women members in 283 SHGs across six sample villages, 240 SHG women respondents were chosen, with 40 respondents from each village. The selection considered factors such as years of association with SHG, age, education, caste, and landholding status. The caste-wise distribution of respondents was proportional to the distribution among total SHG members in each village, ensuring inclusivity and diversity in the sample.

Table No. Village-wise Distribution of SHGs and Social Category of the respondents

Mandal	Village	Number of VOs	Number of SHGs	Total members in SHGs	Number of Respondents	Social Category-wise Distribution of the Respondents				
						SC	ST	Minority	BC	OC
Munagala	Repala	1	41	456	40	9 (22.5%)	0 (0%)	0 (0%)	26 (65%)	5 (12.5%)
	Nelamarri	3	41	532	40	12 (30%)	0 (0%)	1 (2.5%)	22 (55%)	5 (12.5%)
Gurrampode	Gurrampode	1	39	732	40	6 (15%)	1 (2.5%)	4 (10%)	21 (52.5%)	8 (20%)
	Kopplu	2	57	509	40	13 (32.5%)	2 (5%)	0 (0%)	23 (57.5%)	2 (5%)
Mothukur	Podichedu	2	54	562	40	14 (35%)	0 (0%)	0 (0%)	24 (60%)	2 (5%)
	Dattapugudem	2	51	281	40	10 (25%)	1 (2.5%)	1 (2.5%)	27 (67.5%)	1 (2.5%)
	Total	11	283	3072	240	64 (26.66%)	4 (1.66%)	6 (2.5%)	163 (67.91%)	23 (9.58%)

7.4 Data Collection Tools

This study utilized a mix of quantitative and qualitative data collection methods to ensure a thorough and dependable analysis. The main tool was a structured questionnaire given to 240 sampled SHG members, crafted to systematically gather detailed information on socio-economic status, decision-making roles, and various empowerment indicators. To enhance the survey data and obtain deeper insights, personal interviews were conducted with selected respondents and relevant government officials, offering valuable qualitative perspectives on the challenges, changes, and impacts faced by women after joining SHGs.

In addition to primary data, the study utilized secondary sources such as government reports, SHG records, published literature, census data, and documents from organizations like NABARD and NGOs. This integration of multiple data sources enriched the analysis, validated findings, and provided a broader context for understanding the evolution and effectiveness of SHGs in promoting women's empowerment in Telangana.

7.5 Analytical Methods

Quantitative data were analyzed using simple statistical tools like percentages, proportions, and averages to identify patterns and changes in socio-economic and empowerment indicators. The data were tabulated and interpreted to assess the impact of SHG participation. For qualitative data, thematic analysis was used to extract recurring themes from interview transcripts. The analysis was conducted using Microsoft Excel and, when appropriate, statistical software like SPSS for descriptive statistics.

7.6 Ethical Considerations

Ethical principles were strictly adhered to throughout the research process. Informed consent was obtained from all participants before data collection. Participants were assured of confidentiality and anonymity, and their involvement was voluntary, with the right to withdraw at any time. Data were reported in aggregate to prevent the identification of individuals or specific SHGs.

8. Presentation of Results

8.1 Main Activities for the Sustainability of SHGs

8.1.1. Formation of Homogeneous Groups

The sustainability and effectiveness of Self-Help Groups (SHGs) are closely linked to the formation of homogeneous groups. In this study, SHGs were composed of members aged 18 years and older, typically consisting of 10–15 individuals. The homogeneity of these groups was ensured by considering factors such as gender, locality, community, and occupation. Gender-focused groups, in particular, were found to promote economic empowerment and collective action. Proximity and shared social backgrounds further strengthened group cohesion, enabling members to address financial and social challenges together. Such homogeneous groups demonstrated stronger coping mechanisms and unified responses, especially during times of crisis, contributing to the long-term sustainability of SHGs.

8.1.2. Identification of Well-Being Categories

A participatory approach, known as the Participatory Identification of Poor (PIP), was employed to classify households into different well-being categories within the study villages. This community-driven process involved villagers creating social maps and conducting vulnerability analyses, which were subsequently validated by the village panchayat. Households were categorized into four groups: Poorest of the Poor (PoP), Poor, Not So Poor, and Non-Poor. This transparent and inclusive method ensured accurate identification of the most vulnerable families, enabling targeted government interventions and support. The focus on PoP and Poor households helped ensure that welfare programs and SHG benefits reached those most in need.

8.1.3. Rating System in SHGs

The quality and performance of SHGs were assessed using NABARD's Critical Rating Index, which classifies groups A, B, and C. Groups rated B and C were identified as needing further capacity building, especially in group dynamics, to improve their effectiveness and sustainability.

8.1.4. Other Functions of SHGs

SHGs in the study area participated in various activities aimed at improving the economic and social well-being of their members:

- **Income Generation:** Members accessed bank loans to start income-generating activities. Local livelihoods were identified through market surveys, and members received skills training from agencies such as NABARD. This supported the establishment of microenterprises and the production of locally suitable goods.
- **Community Investment Fund (CIF):** SHG federations provided CIF support for activities in agriculture, animal husbandry, and small businesses. Funds were channelled from Mandal Samakhya to Village Organizations and then to individual SHGs, supporting ventures such as dairy production, small retail shops, and land development.

- **Rice Credit Line (RCL):** To enhance food security, SHGs utilized CIF funds to purchase rice and essential commodities in bulk. These items were then distributed as loans to members, ensuring access to quality food at lower costs.
- **Support for the Employment Guarantee Scheme (EGS):** Self-Help Group (SHG) federations and Community Resource Persons (CRPs) played a crucial role in implementing the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) by raising awareness, identifying beneficiaries, and assisting with job card and bank account creation.
- **Awareness of Government Schemes:** SHGs actively organized meetings and awareness drives regarding various government schemes related to agriculture, education, health, and pensions, ensuring that the most disadvantaged groups benefited from these programs.

8.2. The scale and impact of the SHG movement in Telangana.

Telangana, the 29th state of India, covers 1,14,863 square kilometres, ranking 12th in area and population (35,193,978 people) but 28th in literacy rate (66.29%). The state's per capita income in 2019–20 stood at ₹2,28,216, significantly higher than the national average of ₹1,34,432. Agriculture dominates the economy, with 41.58% of the land (46.60 million hectares) under cultivation and an average landholding of 1 hectare. Major crops include paddy, maize, and cotton, and the state receives an average annual rainfall of 906 mm. Telangana's government has invested in large-scale irrigation projects such as the Kaleswaram project (irrigating 18 million acres) and Mission Kakatiya (reviving 27,584 tanks). It operates a predominantly public education system serving 27 million students.

The Self-Help Group (SHG) movement in Telangana has developed into one of India's most effective initiatives for poverty alleviation and women's empowerment, bolstered by a strong network of Community-Based Organizations (CBOs) and comprehensive bank linkage programs. The SHG-Bank Linkage Programme (SBLP) is recognized as the world's largest community-based microfinance initiative, with Telangana leading in its implementation and success.

8.2.1. Indira Kranthi Patham (IKP) and Institutional Structure

The SHG movement in Telangana began in the early 1980s with the Development of Women and Children in Rural Areas (DWCRA) program, which was initially implemented in underdeveloped districts and expanded statewide by 1994–95. By 1998, a total of 79,000 DWCRA groups had been formed, encompassing 11.3 lakh women. The introduction of the thrift concept in 1993 and the pilot SHG-Bank Linkage Project in 1992 represented a shift towards promoting savings and internal lending within groups.

The South Asia Poverty Alleviation Programme (SAPAP, 1995–2000), supported by UNDP, further advanced the SHG model by organizing 2,788 SHGs with 45,424 women in 20 mandals, providing seed capital and focusing on social mobilization, training, and skill development.

The World Bank-supported former Andhra Pradesh District Poverty Project (APDPIP, 2000) and Andhra Pradesh Rural Poverty Reduction Programme (APRPRP, 2002) were consolidated under the Indira Kranthi Patham (IKP), implemented by the Society for Elimination of Rural Poverty (SERP). APDPIP covered six districts and 316 mandals with a budget of ₹654 crore, while APRPRP extended to 16 districts and 548 mandals with ₹1,486 crore. IKP's primary aim is to create sustainable SHG institutions and promote livelihoods, scaling up the SAPAP model statewide by 2006–07.

Table 1. IKP Three-Tier Federation Model: Key Functions

Federation Level	Typical Composition	Key Functions
Village Organization (VO)	10–30 SHGs per VO	Credit linkage, conflict resolution, capacity building, training, and monitoring
Mandal Samakhya (MS)	~500 SHGs, 20–30 villages	Capacity building of VOs, audit support, seed capital, and administrative linkages
Zilla Samakhya	All MSs in a district	Capacity building, auditing, conflict resolution, and strengthening federations

The Indira Kranthi Patham (IKP) operates through a strong three-tier federation model aimed at ensuring effective governance, sustainability, and empowerment for Self-Help Groups (SHGs) throughout Telangana. Village Organizations (VOs) serve as foundational units within SHGs, facilitating credit linkages, resolving conflicts, and supporting capacity-building initiatives. Mandal Samakhyas (MS) are federations at the mandal level, encompassing 500 SHGs across 20 to 30 villages. Zilla Samakhyas, which are district-level federations, oversee all Mandal

Samakhya within a district, ensuring cohesiveness and effectiveness in delivering services to SHGs and their members.

8.2.2. SHG Federation and Membership in Telangana

Table 2. Distribution of SHG Federations and Members in Telangana and sample districts

District	District Samakhya	Mandal Samakhya	Village Organizations	SHGs	SHG Members
Nalgonda	1	31	1,138	28,206	2,99,127
Suryapet	1	23	578	17,995	1,89,470
Yadadri Bhongir	1	17	561	14,922	1,57,419
Total	3	71	2,277	61,123	6,46,016
Telangana	32	542	17883	439960	4758349

The table displays the distribution of Self-Help Group (SHG) federations and members in Telangana and three selected districts: Nalgonda, Suryapet, and Yadadri Bhongir. In these districts, there are a total of 3 District Samakhya, 71 Mandal Samakhya, 2,277 Village Organizations, 61,123 SHGs, and 6,46,016 SHG members.

The SHG movement in Telangana has achieved remarkable scale and reach. According to the latest data, Zilla Samakhya have been established in 32 out of 33 districts, except Mulugu. Telangana has 32 District Samakhya, 542 Mandal Samakhya, 17,883 Village Organizations, 4,39,960 SHGs, and a total of 47,58,349 SHG members. This data highlights the extensive reach and strong organizational structure of the SHG movement in Telangana, with the sample districts alone accounting for a significant share of the state's SHGs and members.

8.2.3. SHG Bank Linkage Programme Telangana State (2015–16 to 2019–20)

8.2.1. State-Level SHG Bank Linkages (Telangana, 2015–16 to 2019–20)

Year	Zilla Samakhya	Mandal Samakhya	VOs	SHGs	Bank Linkage (₹ Cr)	Srinidhi Linkage (₹ Cr)	Total (₹ Cr)
2015–16	32	577	17,791	403,244	5,201.20	1,178.54	6,379.74
2016–17	32	577	17,821	404,744	5,584.96	1,383.24	6,968.20
2017–18	32	577	17,856	406,744	6,311.90	1,872.39	8,184.29
2018–19	32	577	17,871	417,744	6,032.24	2,342.27	8,374.51
2019–20	32	577	17,896	433,364	6,534.68	1,957.47	8,492.15

The SBLP in Telangana showed consistent growth over five years. The number of SHGs grew from 403,244 in 2015–16 to 433,364 in 2019–20. The total loan amount (bank + Srinidhi) increased from ₹6,379.74 crore in 2015–16 to ₹8,492.15 crore in 2019–20.

8.3. SHGs as Catalysts for Women's Empowerment: Perspectives from Respondents

8.3.1. Profile of the Respondents

The respondents in this study mainly belong to the age group of 26–40 years, comprising 58.3% of the sample, while an additional 27% fall within the 40–60 years age range.

Educational attainment among the respondents is generally low. About 19.5% are illiterate, and 22% are literate but without formal schooling. The largest group, 37.9%, has studied only up to the 5th grade, while 19% have completed their education up to the Secondary School Certificate (SSC) level. Only a small fraction, 1%, has graduated.

Family structure is primarily traditional, with 72.5% of respondents living in joint families and the remaining 27.5% in nuclear families. Marital status data indicates that 93.75% of respondents are married, leaving only 6.25% unmarried.

Occupationally, the majority of respondents (61.6%) work as agricultural labourers, while 32% are involved in their farming activities. Regarding landholding, 35% of respondents own at least one acre of land, 21.6% possess between one and two acres, 10% own between two and four acres, and 5% have more than four acres. Notably, 28% of the respondents do not own any land at all.

Overall, the profile indicates that the sample consists mainly of married individuals from disadvantaged social groups, with limited education, predominantly engaged in agricultural labour, and living in extended family systems. A significant portion of the respondents have small or no landholdings, reflecting a modest socio-economic status.

Table No. Social and Well-being category of the SHG members

Village	SHGs	Members	Social Category					Well-being Category		
			SC (%)	ST (%)	Minority (%)	BC (%)	OC (%)	Poorest of the Poor (%)	Poor (%)	Non-Poor (%)
Koppole	49	509	167 (32.8)	23 (4.5)	2 (0.4)	289 (56.8)	28 (5.5)	140 (27.5)	369 (72.5)	0 (0)
Gurrampodu	69	732	107 (14.6)	21 (2.9)	71 (9.7)	389 (53.1)	144 (19.7)	342 (46.7)	356 (48.6)	34 (4.6)
Repala	43	456	101 (22.1)	0 (0)	0 (0)	292 (64.0)	63 (13.8)	212 (46.5)	230 (50.4)	14 (3.1)
Nelamarri	51	532	160 (30.1)	2 (0.4)	4 (0.8)	299 (56.2)	67 (12.6)	180 (33.8)	318 (59.8)	34 (6.4)
Podichedu	55	562	198 (35.2)	0 (0)	5 (0.9)	329 (58.5)	30 (5.3)	183 (32.6)	356 (63.3)	23 (4.1)
Dattapugudem	26	281	66 (23.5)	5 (1.8)	9 (3.2)	192 (68.3)	9 (3.2)	59 (21.0)	210 (74.7)	12 (4.3)
Total	293	3072	799	51	91	1790	341	1116	1839	117
Percentage			26%	2%	3.00%	58.00%	11%	36%	60%	4%

Source: Compiled from SERP website, Telangana

The table presents a comprehensive overview of Self-Help Groups (SHGs) across six villages, detailing the social categories and well-being status of their members. In total, there are 293 SHGs with 3,072 members. The majority of members belong to the Backward Class (BC) category (58%), followed by Scheduled Castes (SC) at 26%, Other Castes (OC) at 11%, Minorities at 3%, and Scheduled Tribes (ST) at 2%.

Regarding well-being, 36% of members are classified as the "Poorest of the Poor," 60% as "Poor," and only 4% as "Non-Poor." The data shows that most SHG members come from marginalized social groups and economically disadvantaged backgrounds, highlighting the SHGs' focus on supporting vulnerable populations in these villages.

8.3.2 SHG Bank Linkages in Sample Districts and Villages

8.3.2.1. SHG Bank Linkages in Sample Districts during 2015–16 to 2019–20)

Table: SHG Bank Linkage Programme Key Indicators in Nalgonda, Suryapet, and Yadadri Bhongir (2015–16 and 2019–20)

District	Mandal Samakyas	Village Orgs (VOs)	SHGs	Bank Linkage (₹ Cr)	Srinidhi Linkage (₹ Cr)	Total Loan (₹ Cr)
2015–16						
Nalgonda	32	1,084	26,918	332.97	51.07	384.04
Suryapet	24	565	15,254	262.92	31.31	294.23
Yadadri Bhongir	17	555	13,159	210.43	40.17	250.60
2019–20						
Nalgonda	32	1,140	28,214	491.38	165.38	656.76
Suryapet	24	578	17,433	226.68	106.93	333.61
Yadadri Bhongir	17	562	14,840	255.18	89.89	345.07

8.3.2.2. SHG Bank Linkages in Sample Villages during 2015–16 to 2019–20)**Table No. SHG Bank Linkages in Sample villages during 2015–16 to 2019–20)**

Village	Year	Bank Linkage (Rs. in Lakhs)	Srinidhi Linkage (Rs. in Lakhs)	Total (Rs. in Lakhs)
Koppole	2015-16	38	5.12	43.12
	2019-20	110.84	52.5	163.34
Gurrapode	2015-16	7.53	0.11	7.64
	2019-20	12.94	2.85	15.79
Repala	2015-16	46.58	8.46	55.04
	2019-20	75.06	40.97	116.03
Nelamerry	2015-16	36.58	0	36.58
	2019-20	98.3	40.56	138.86
Podichedu	2015-16	31.7	0	31.7
	2019-20	94.69	4.5	99.19
Dattapagudem	2015-16	43.8	0	43.8
	2019-20	63.35	41.41	104.76

The table compares the growth of Self-Help Group (SHG) bank linkages and Srinidhi linkages in six villages from 2015 to 20. In every village, both bank and Srinidhi linkages increased significantly over the five years.

For instance, in Koppole, total financial linkage increased from ₹43.12 lakhs in 2015-16 to ₹163.34 lakhs in 2019-20. Gurrapode experienced its total linkage doubling from ₹7.64 lakhs to ₹15.79 lakhs. Repala's total rose from ₹55.04 lakhs to ₹116.03 lakhs. Nelamerry surged from ₹36.58 lakhs to ₹138.86 lakhs, Podichedu from ₹31.7 lakhs to ₹99.19 lakhs, and Dattapagudem from ₹43.8 lakhs to ₹104.76 lakhs.

This growth reflects not only an increase in the number and strength of SHGs but also improved access to institutional credit and government-supported financial assistance. The rise in Srinidhi linkage, in particular, indicates greater utilization of state-backed credit facilities. Overall, the data highlights the expanding financial inclusion and empowerment of rural women through SHGs in these villages.

8.3.3. Association of Respondents with SHG and Its Impact

The data on the association of respondents with Self-Help Groups (SHGs) was collected across several key aspects to provide a comprehensive understanding of their engagement and experiences. The parameters included the duration

of association with SHGs, reasons for joining, the amount and purpose of loans taken, and changes in monthly savings before and after joining.

The association of respondents with Self-Help Groups (SHGs) demonstrates significant and sustained engagement over the years. Nearly half of the respondents (46.67%) have been associated with SHGs for between 6 and 9 years, while 36.6% have maintained their membership for over 9 years. The remaining 16.6% have been members for 3 to 6 years, indicating that most participants have a long-term commitment to these groups. The primary motivation for joining SHGs is financial, as 66.6% of respondents cite access to loans as their main reason. Additionally, 25% joined to enhance their social status, 6.6% to save money, and a small proportion (2%) for overall empowerment. This underscores the critical role of microfinance in rural India, where formal credit options are limited.

Concerning the amount of loans acquired, 52% of respondents have taken loans ranging from \$ 50,000 to \$ 1,00,000, while the remaining 47.9% have obtained loans between \$ 25,000 and \$ 50,000. The main reasons for borrowing include agriculture (48.3%), household expenses (18.33%), setting up small businesses such as grocery stores (8.33%), flour mills (3.3%), tailoring (6.6%), clothing stores (3.3%), tea shops/tiffin centers (3.3%), and purchasing livestock (8.3%). It is important to note that household expenses often include ceremonies, health care, education, and the purchase of gold.

The impact of SHG membership on savings is also evident. Before joining SHGs, the majority of respondents (57%) could save only up to Rs. 1,000 per month, while 42.9% managed to save between Rs. 1,000 and Rs. 2,000. Many relied on village moneylenders for urgent cash needs, often paying high interest rates. However, after joining SHGs, there has been a marked improvement in their financial stability. Now, 55.42% of women save more than Rs. 3,000 per month, and 44.58% save between Rs. 2,000 and Rs. 3,000. Most respondents report that they no longer depend on informal moneylenders, instead relying on formal financial sources such as banks and Srinidhi funds. This shift underscores the positive impact of SHGs in enhancing financial inclusion and economic empowerment among rural women.

8.3.4. Perceptions of Respondents on Women's Empowerment through SHG

The measurement of economic, social, and political empowerment in this study was based on several specific aspects relevant to each domain. For economic empowerment, factors such as participation in family economic decisions, access to credit and loans, loan repayment capacity, opportunities for income generation, financial autonomy in personal spending, and improvements in living standards were considered. Social empowerment was assessed through involvement in decisions related to child education and healthcare, the ability to speak in public and at SHG meetings, the degree of social mobility, and overall participation in community and social activities. Political empowerment was measured by examining respondents' participation in elections, independent decision-making in voting, awareness and utilization of government programs, attendance at SHG and Grama Sabha meetings, and comfort in engaging in public forums and village meetings. These aspects collectively provide a comprehensive framework for evaluating the multidimensional impact of SHGs on women's empowerment.

A 5-point Likert scale was utilized in this study to assess respondents' perceptions of economic, social, and political empowerment resulting from participation in Self-Help Groups (SHGs). This scale offers five response options—Very High, High, Medium, Low, and Very Low—allowing respondents to convey the intensity of their agreement or experience regarding each aspect. Each response is scored from 5 (Very High) to 1 (Very Low), which enables the quantification of subjective perceptions and supports comparative analysis. Likert scales are widely acknowledged in social science research for their effectiveness in capturing attitudes and perceptions in a structured and reliable manner. This approach guarantees that the empowerment of women through SHGs is evaluated across multiple dimensions with both consistency and validity.

8.3.4.1. Economic Empowerment

The majority of respondents view their economic empowerment through SHG participation as moderate to high. About 70% reported a medium level of involvement in family economic decisions, while 20% indicated high and 10% reported very high levels, respectively. Access to credit primarily remains moderate, with 70% stating medium access and 30% enjoying high access, which has allowed some women to secure larger loans. Similarly, 75% rated their loan repayment capacity as medium, and 25% as high. Opportunities for income generation were also perceived as moderate by most (85.83%), with a smaller portion (14.17%) experiencing high opportunities. In terms of personal financial autonomy, 78.33% felt they had a medium level of freedom in spending at their discretion, while 21.67% reported a high level of control. Regarding overall economic development and standard of living, 73.33% rated their status as medium, and 26.67% as high, indicating that SHG participation has contributed to measurable improvements. However, most still see potential for further progress.

8.3.4.2. Social Empowerment

Respondents expressed generally positive views regarding social empowerment resulting from SHG involvement. A significant proportion (63.34%) reported a high degree of participation in decisions related to child education and healthcare, with 11.66% indicating a very high level of involvement. In terms of public speaking and participation in SHG meetings, 68.33% felt reasonably comfortable, while 30% and 16.67% reported high and very high comfort levels, respectively. Social mobility was rated as medium by 56.67% and high by 43.37%, reflecting increased engagement in community life. Overall social development was perceived as medium by 66.67% of respondents, high by 25%, and very high by 8.33%. These findings suggest that SHGs have fostered greater confidence, social interaction, and involvement in community affairs among women.

8.3.4.3. Political Empowerment

Political empowerment among respondents appears particularly strong. All respondents (100%) reported voting in both assembly and village panchayat elections and recognized voting as their fundamental right. Notably, 91.7% made their voting decisions independently, indicating a high degree of political agency. The role of SHGs in raising awareness and facilitating access to government schemes was also evident, although awareness and utilization of central government insurance and pension schemes remain limited. Regular attendance at SHG meetings was high (93.33%), and awareness of the Grama Sabha was substantial (86.7%), with 61.67% participating in its meetings. However, 39.17% of women still required permission to attend village meetings, highlighting ongoing challenges to full autonomy. Comfort in public speaking was reported by 61.67% of respondents, showing progress in overcoming traditional barriers to women's public participation.

8.3.4.4. Overall Women's Empowerment through SHG

This aspect measured includes self-confidence, self-esteem, leadership roles within the family and SHG, political awareness, independent participation in community and electoral processes, and a change in outlook. Results show that 65.4% of respondents experienced an increase in self-confidence, 68.3% reported greater self-esteem and self-respect, and 56.3% took on leadership roles within their families. Leadership within the SHG itself was reported by 66.3% of respondents, while 66.7% noted improved political awareness and participation, and 67.9% felt an overall rise in political empowerment. Notably, 61.67% of respondents felt that SHG membership changed their outlook on life, highlighting the transformative impact of collective action and support.

Overall, the perceptions of the respondents indicate that SHG membership has significantly contributed to women's economic, social, and political empowerment. While most women report moderate to high gains across all three dimensions, the data also reveal areas where further progress is needed, particularly in achieving full autonomy and awareness of all available opportunities.

8.5. Key Findings

To evaluate the impact of SHG association on women's empowerment, four null hypotheses were developed and examined in this study.

H01: There is no significant difference in the socio-economic living conditions of the respondents after joining SHGs. The data indicate that the majority of women joined SHGs primarily to access loans (66.6%), highlighting the importance of microfinance in rural areas. Loan utilization was substantial, with 52.09% of respondents availing amounts between Rs. 50,000 and Rs. 75,000, and 47.91% availing amounts between Rs. 25,000 and Rs. 50,000. The primary purposes for these loans were agriculture (48.3%), household needs (18.33%), and small businesses. There was a notable improvement in monthly savings after joining SHGs, with 55.42% of women saving beyond Rs. 3,000 per month, compared to only 57% saving up to Rs. 1,000 before joining. These findings suggest a significant improvement in the socio-economic conditions of the respondents, leading to the rejection of the null hypothesis.

H02: The association with SHGs has no significant role in the social empowerment of women. Social empowerment indicators reveal that 25% of respondents joined SHGs to gain social status. Participation in child education and healthcare decisions was high for 63.34% of respondents, and involvement in social activities was also substantial. Public speaking skills improved, with 68.33% reporting a medium and 30% reporting a high degree of comfort. Social mobility and overall social empowerment also showed marked improvements after joining SHGs. These results indicate that the association with SHGs plays a significant role in enhancing social empowerment; thus, the null hypothesis is rejected.

H03: The association with SHGs plays a significant role in the economic empowerment of women. Economic empowerment was measured through participation in family economic decisions, access to credit, loan repayment capacity, and opportunities for income generation. Most respondents reported medium to high levels of

participation and access in these areas. There was also an increase in financial autonomy and standard of living for many women. The data demonstrate that SHG membership has positively influenced women's economic empowerment, leading to the rejection of the null hypothesis.

H04: The association with SHG does not significantly contribute to the political empowerment of women. Political empowerment is evident, as all respondents participated in assembly and village panchayat elections, with 91.7% making independent voting decisions. Awareness and utilization of state government schemes are high, and regular attendance at SHG meetings and Grama Sabha has been observed. A majority of women also reported increased confidence in public speaking and participation in community governance. These findings confirm a significant positive impact of SHG membership on political empowerment, resulting in the rejection of the null hypothesis.

Overall, the data strongly support the rejection of all four null hypotheses. The association with SHGs has led to significant improvements in the socio-economic, social, and political empowerment of women in the study area. This highlights the transformative role of SHGs in fostering holistic empowerment among rural women.

9. Discussion:

9.1 Interpretation of Results

The findings of this study reveal that the Self-Help Group (SHG) movement in Telangana, particularly in Nalgonda District and the sampled villages, has made significant strides in advancing the economic, social, and political empowerment of women from marginalized backgrounds. The formation of homogeneous groups based on gender, locality, and occupation has fostered collective action and resilience. At the same time, the participatory identification of well-being categories has ensured that the poorest households are accurately targeted for support. The expansion of SHG federations and the growth in bank and Srinidhi linkages from 2015 to 2019 demonstrate not only the increasing financial inclusion of rural women but also the strengthening of institutional support for their livelihoods. Respondents reported long-term engagement with SHGs, increased savings, improved access to credit, and active participation in income-generating activities. These outcomes underscore the transformative role of SHGs in enhancing agency, confidence, and decision-making among women who were previously excluded from formal financial and social systems.

9.2 Comparison with Previous Studies

The results of this study align with previous research that highlights the positive impact of SHGs on women's empowerment in India. Studies by Reddy & Kumar (2017) and Gupta et al. (2018) have documented similar trends in economic upliftment and social mobility among SHG members. The participatory and federated structure of SHGs noted here reflects the successful models described in the SAPAP and Indira Kranthi Patham (IKP) initiatives. The focus on targeting the most vulnerable, as seen in the Participatory Identification of Poor (PIP) approach, adheres to best practices recommended by international development agencies. The significant increase in bank and Srinidhi linkages reinforces findings from national evaluations of the SHG-Bank Linkage Programme, which recognize Telangana as a leader in microfinance and women's collective action. However, this study adds value by providing granular, village-level evidence and illuminating the lived experiences of women from diverse social categories, an area often overlooked in aggregate analyses.

9.3 Implications and Contributions

This study adds to the broader discourse on gender-inclusive development by providing empirical insights into how SHGs operate as grassroots mechanisms for overcoming structural barriers and promoting gender equality. The findings demonstrate that SHGs serve not only as vehicles for financial inclusion but also as platforms for social learning, leadership development, and community participation. By documenting the processes of group formation, well-being categorization, and the scaling up of institutional credit, the research offers actionable recommendations for policymakers and practitioners. These include the necessity for continued capacity building, targeted support for the most disadvantaged households, and strengthening federated SHG structures to ensure sustainability. The evidence from Nalgonda District can guide the design and implementation of similar empowerment strategies in other socio-economic contexts, contributing to the broader agenda of sustainable development and inclusive growth.

9.4 Limitations

While the study provides valuable insights, several limitations should be acknowledged. The research is focused geographically on Nalgonda District and a select number of villages, which may limit the generalizability of the findings to other regions with different socio-economic dynamics. The reliance on self-reported data introduces the possibility of response bias, particularly concerning sensitive topics such as income and decision-making. Additionally, while the study captures the perspectives of SHG members, it does not systematically include the

viewpoints of non-members or those who may have dropped out of SHGs, potentially overlooking barriers to participation. Finally, the cross-sectional nature of the data restricts the ability to assess long-term impacts and causality. Future research could benefit from longitudinal studies and comparative analyses across multiple districts and states.

10. Conclusion and Recommendations:

10.1 Concise Summary of Key Points

This study has established that Self-Help Groups (SHGs) have emerged as a unique and highly effective microfinance model for empowering marginalized rural women in Telangana. The SHG movement, supported by robust institutional mechanisms such as the Society for Elimination of Rural Poverty (SERP) and innovative initiatives like Stree Nidhi, has enabled a paradigm shift in rural development and poverty alleviation. The scale of the movement is evident: Telangana now boasts over 430,000 SHGs and nearly 48 million women members. In the six sample villages alone, 293 SHGs serve 3,072 women, with 58% from Backward Classes and 36% classified as the “Poorest of the Poor.” The SHG-Bank Linkage Programme and Stree Nidhi have dramatically expanded access to institutional credit, with total loan linkages in the state increasing from ₹6,379.74 crore in 2015–16 to ₹8,492.15 crore in 2019–20. The study finds that SHG membership has not only increased women’s access to credit and productive resources but also enhanced their confidence, social status, and participation in decision-making at both household and community levels. However, the research also highlights that increased credit and income alone do not guarantee holistic empowerment; true empowerment is a multifaceted process encompassing socio-economic, psychological, and political dimensions.

10.2 Policy and Practical Recommendations

- **Capacity Building and Skill Development:** There is an urgent need for continuous capacity building among SHGs and their federations, particularly in income generation, microenterprise management, and bookkeeping. Ongoing, need-based training—especially in microenterprise management and value chain analysis—will ensure that women can use credit effectively and maintain their ventures long-term.
- **Direct and Timely Credit Access:** Policymakers should consider enabling direct individual bank loans for SHG members based on their credit history to meet the growing demand for microenterprise funding. The Street Nidhi model of providing microfinance within 48 hours should be further scaled up.
- **Social Security and Welfare Integration:** The study reveals a high demand for pension facilities (80%) and life insurance (38%) among SHG members. Integrating social security schemes, such as pensions, life insurance, and housing, into SHG programs will offer women a more secure and dignified future.
- **Promotion of Collective Enterprises:** SHG federations and Farmer Producer Organizations (FPOs) should work together to explore opportunities in food processing and other value-added sectors, harnessing their collective strength for greater income and enhanced bargaining power.
- **Participatory Targeting and Inclusion:** The participatory identification of people with low incomes (PIP) approach should be institutionalized to ensure accurate targeting of the most vulnerable populations. Special efforts must be made to include Scheduled Tribes, minorities, and women without land or formal education.
- **Monitoring and Evaluation:** Regular assessments of SHG performance using NABARD’s Critical Rating Index should guide targeted interventions for groups rated B and C, ensuring that weaker groups receive the support necessary to become sustainable.

10.3 Suggestions for Future Research

- **Longitudinal and Comparative Studies:** Future research should utilize longitudinal designs to track the long-term impacts of SHG participation on women’s empowerment, household well-being, and community development. Comparative studies across various districts and states would help identify best practices and scalable models.
- **Barriers to Participation:** There is a need to explore the obstacles faced by women who remain outside the SHG movement or who have dropped out, including social, economic, and cultural constraints.
- **Impact on Marginalized Groups:** Focused studies on the experiences and outcomes for the most marginalized, such as Scheduled Tribes, minorities, and landless women, will help ensure that SHG interventions are genuinely equitable.
- **Transition to Collective Enterprises:** Research should investigate the factors that facilitate or obstruct the transition from individual to collective entrepreneurship within SHGs, and how these transitions can be supported and scaled for greater economic impact.

- **Integration with Social Security:** Further investigation is needed into the impact of integrating social security benefits (pensions, insurance, housing) with SHG activities on women's long-term security and empowerment.

In summary, the SHG movement in Telangana serves as a model for gender-inclusive rural development; however, its ongoing success depends on enhancing capacity building, broadening social protection, and ensuring that the most marginalized women are reached and empowered. The recommendations and research directions outlined here aim to guide policymakers, practitioners, and scholars in making SHGs a cornerstone of sustainable and inclusive development.

11. Conflict of Interest

The authors declare that they have no conflict of interest.

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