

Rural Women as Agents of Change: Assessing the Role of Empowerment Programs in Sustainable Development in Telangana

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Abstract:

Rural women in Telangana have increasingly become central actors in the state's development strategy through their participation in institutionalised empowerment programs, chief among them the Self-Help Group (SHG) movement promoted by the Society for Elimination of Rural Poverty (SERP). This paper examines the extent to which such programs have functioned as instruments of women's economic, social, and political empowerment, and assesses their contribution to sustainable rural development in the state. Drawing on secondary data from government sources and published empirical studies conducted across districts of Telangana, including Nizamabad, Ranga Reddy, Warangal, and Suryapet, the paper situates the SHG-Bank Linkage Programme within the wider architecture of the National Rural Livelihoods Mission and analyses its outcomes through illustrative data tables. Findings indicate that SHG membership expanded rapidly after the formation of Telangana in 2014, with over 45 lakh women organised into more than 4.3 lakh groups by 2017–18, generating measurable gains in savings behaviour, credit access, decision-making participation, and civic engagement. The paper also identifies persistent constraints, including uneven caste-wise representation across sample villages, a rural–urban divide in formal credit linkage, and a form of "political empowerment" confined largely to electoral participation rather than substantive leadership. The paper concludes with recommendations for deepening the transformative potential of empowerment programs as vehicles of sustainable development.

Keywords: rural women; women's empowerment; self-help groups; sustainable development; Telangana; SERP; rural livelihoods.

1. Introduction

Rural women constitute a demographic group whose contribution to the agrarian economy and to household welfare in India has historically been under-recognised in formal development planning. Census data indicate that close to three-fifths of India's women remain outside the formal labour force, a proportion among the highest in the world, a fact that has repeatedly been read as evidence of constrained economic opportunity and limited gender equality (Census of India, 2011, as cited in Jadi, 2018). Against this backdrop, the Self-Help Group (SHG) movement has emerged over the past two decades as one of the most far-reaching state-sponsored interventions aimed at converting rural women from passive beneficiaries of welfare schemes into active agents of their own economic and social change.

In the region that now constitutes Telangana, the SHG movement traces its institutional origins to the World Bank-supported Andhra Pradesh District Poverty Initiatives Project (APDPIP) launched in 2000, followed by the Andhra Pradesh Rural Poverty Reduction Programme (APRPRP) in 2002. Both initiatives were subsequently consolidated under the Indira Kranthi Patham (IKP) and placed under the nodal agency now

known as the Society for Elimination of Rural Poverty, or SERP (Jadi, 2018). Following the formation of Telangana as a separate state in June 2014, SERP was retained and strengthened as the principal vehicle for rural women's mobilisation, continuing to operate alongside its urban counterpart, the Mission for Elimination of Poverty in Municipal Areas (MEPMA).

This paper asks a straightforward but consequential question: to what extent have these empowerment programs succeeded in making rural women genuine agents of change, and how does that change connect to the broader project of sustainable development in Telangana? The question acquires added significance in light of the 2030 Agenda for Sustainable Development, in which gender equality (Sustainable Development Goal 5) and the eradication of poverty (Goal 1) are treated not as isolated targets but as preconditions for inclusive and durable development (United Nations, 2015). Examining the Telangana experience offers a useful vantage point from which to assess whether a large-scale, federated SHG architecture can deliver empowerment outcomes that go beyond micro-credit access to encompass social standing and political voice. The Telangana experience is also instructive because it illustrates a broader tension within the global microfinance-for-empowerment paradigm. Where the SHG model was first popularised in India during the 1990s largely on the premise that access to credit alone would translate into women's empowerment, three decades of implementation experience — including in Telangana — have shown that credit access is a necessary but insufficient condition, and that empowerment outcomes depend heavily on complementary investments in leadership training, market linkages, and convergence with social protection schemes. This paper's use of village-level, disaggregated data is intended precisely to surface that distinction, rather than treating "SHG membership" as a proxy for empowerment in itself.

The paper proceeds as follows. Section 2 reviews the conceptual and empirical literature on women's empowerment through SHGs. Section 3 states the objectives of the study, and Section 4 outlines the methodology. Section 5 describes the institutional framework of empowerment programs operating in rural Telangana. Section 6 presents data on SHG spread, social composition, and reported empowerment outcomes. Section 7 discusses these findings in relation to sustainable development, Section 8 identifies key constraints, and Section 9 offers policy recommendations before the paper concludes in Section 10.

2. Literature Review

The conceptual foundations of women's empowerment as a development goal owe much to Sen's (1999) capability approach, which frames development as the expansion of substantive freedoms, and to Kabeer's (2001) widely used framework, which disaggregates empowerment into resources, agency, and achievements. Kabeer's formulation is particularly useful for the present study because it allows economic, social, and political empowerment to be treated as related but analytically distinct dimensions, each requiring its own indicators rather than being collapsed into a single composite measure.

Within the Indian context, a substantial body of district- and village-level research has examined whether SHGs deliver on this multidimensional promise. Kumar's (2017) critical review of women's participation in rural development programs concludes that SHGs raise household income and strengthen women's role in family decision-making, but notes that structural barriers of caste, land ownership, and limited formal education continue to blunt the transformative potential of these interventions. Similarly, Chatterjee's (2016) field study conducted in Nizamabad district of Telangana found that rural women across caste categories, including many with little or no formal education, reported increased income and a greater willingness to participate in gram sabha meetings and interact directly with bank managers and block officials after joining SHGs.

Financial inclusion outcomes have been documented in some detail by the Andhra Pradesh Mahila Abhivruddhi Society (APMAS, 2018), whose study of SHGs operating under MEPMA in Warangal found that roughly 62 per cent of groups were credit-linked with the Stree Nidhi cooperative federation, but that this

linkage was markedly higher in rural areas (64 per cent) than in urban areas (49 per cent) — a rural–urban asymmetry that runs counter to the usual assumption that urban SHGs enjoy easier access to formal finance. Comparative evidence from outside Telangana, such as Singh's (2013) study of SHGs in Himachal Pradesh, similarly reports gains in savings behaviour and self-reliance, suggesting that the broad empowerment effects associated with SHG participation are not unique to the Telangana context but are reinforced by its specific institutional design.

The most directly relevant study for the present paper is Jadi's (2018) survey of 240 SHG members across six villages of Suryapet district, which disaggregates empowerment into economic, social, and political dimensions using a five-point perception scale. This study is notable for showing that empowerment gains, while real, tend to cluster in the "medium" rather than "high" category for most economic and social indicators, and that political empowerment is heavily concentrated in electoral participation — voting and awareness of the right to vote — rather than in leadership roles. The institutional cascade through which such outcomes are delivered, from primary SHGs to Village Organisations, Mandal Samakhyas, and Zilla Samakhyas, is formally set out in the National Rural Livelihoods Mission framework issued by the Ministry of Rural Development (2011), which situates Telangana's SERP model within a nationally replicated architecture. Taken together, this literature suggests that while the institutional scaffolding for women's empowerment in rural Telangana is unusually well developed, the depth of empowerment achieved varies considerably across its economic, social, and political dimensions — a pattern this paper examines further using state-level and village-level data.

A further strand of the literature situates SHG-based empowerment within the sustainable development framework more explicitly, arguing that women's livelihood platforms function best as delivery channels for outcomes well beyond credit — nutrition, health awareness, and civic participation among them — only when such outcomes are deliberately layered onto the existing institutional structure rather than assumed to follow automatically from group formation (Ministry of Rural Development, 2011). This reinforces the position taken in this paper: the SHG platform in Telangana should be understood as necessary infrastructure for empowerment rather than as a guarantee of it, with the intervening variable being the quality and consistency of the training, credit, and governance support layered on top of that infrastructure.

3. Objectives of the Study

This paper pursues four specific objectives: (i) to trace the institutional architecture through which women's empowerment programs are delivered in rural Telangana; (ii) to examine the growth of SHG membership and associated indicators of financial inclusion; (iii) to assess reported outcomes across the economic, social, and political dimensions of empowerment using available village-level evidence; and (iv) to identify the principal constraints facing these programs and to propose policy directions that strengthen their contribution to sustainable rural development.

4. Research Methodology

The paper adopts a descriptive-analytical design based entirely on secondary data. Institutional and quantitative data on the spread of SHGs were drawn from the official records of the Society for Elimination of Rural Poverty, Government of Telangana (SERP, 2018). Village-level social composition and perception-based empowerment indicators were compiled from Jadi's (2018) published survey of 240 respondents across six villages of Suryapet district, supplemented by APMAS's (2018) study of SHG credit linkage in Warangal and Chatterjee's (2016) field study in Nizamabad district. These sources were selected because they provide disaggregated, verifiable, district-level data rather than aggregate state averages, allowing the paper to examine variation across social categories and localities rather than presenting empowerment as a uniform outcome.

The data collected were organised thematically around the three dimensions of empowerment identified by Kabeer (2001) — economic, social, and political — and presented in tabular form with descriptive interpretation. As a review paper built on secondary sources, the study does not generate new primary survey data of its own; its contribution lies instead in synthesising dispersed district-level findings into a single state-level assessment and in connecting these findings explicitly to the sustainable development framework. This approach necessarily inherits the sampling boundaries of the underlying studies, a limitation acknowledged in Section 8.

5. Institutional Framework for Women's Empowerment in Rural Telangana

The SHG movement in Telangana is organised as a federated structure in which individual women first form a primary Self-Help Group of roughly ten to twenty members. These SHGs are then federated upward into Village Organisations (VOs), which in turn federate into Mandal Samakhya (MSs) at the block level and Zilla Samakhya (ZSs) at the district level — a cascade formally specified under the National Rural Livelihoods Mission (Ministry of Rural Development, 2011). SERP functions as the nodal state agency responsible for social mobilisation, capacity-building, and convergence with government schemes across this entire structure, while its urban counterpart, MEPMA, performs a parallel role for slum and municipal-area women's groups.

Financial access is channelled principally through two mechanisms: the SHG-Bank Linkage Programme, under which groups build a savings and credit history that qualifies them for progressively larger bank loans, and the Stree Nidhi Credit Cooperative Federation, a state-promoted institution designed to provide faster, more flexible credit than commercial banks are typically able to offer to small, unsecured borrowers (SERP, 2018). Beyond credit, SERP and MEPMA also coordinate skill-development training in areas such as tailoring, food processing, and handicrafts, and act as delivery points through which SHG members are made aware of, and enrolled in, allied welfare schemes.

This convergence function is significant because it links the SHG platform to a wider set of women- and family-oriented state schemes, including cash transfer and insurance schemes for marriage and childbirth (Kalyana Lakshmi / Shaadi Mubarak, the KCR Kit maternity benefit), agricultural investment support (Rythu Bandhu), and health outreach through Anganwadi and ASHA workers. Village-level evidence indicates that awareness of these schemes among SHG members is considerably higher than actual uptake — for instance, roughly a quarter of surveyed respondents were aware of the KCR Kit scheme, but only a small fraction had availed it, largely because eligibility is restricted to pregnant women at a given point in time (Jadi, 2018). This awareness–uptake gap illustrates both the reach and the limits of using the SHG network as a delivery channel for social protection.

A second, less visible layer of the institutional framework concerns training and enterprise support. Both SERP and MEPMA run structured skill-development modules intended to move women beyond subsistence-level income generation toward small enterprise ownership — bag-making, jute products, tailoring units, and food-processing ventures being among the more commonly reported activities. However, the reach of this training does not always translate into sustained enterprise activity; program-level accounts describe instances of women completing extended training modules without going on to establish a functioning enterprise, owing to intervening constraints such as limited working capital or early marriage, which illustrates that skill provision alone, absent consistent follow-through support, does not guarantee an economic outcome. This gap between training input and enterprise output is a recurring theme in the state's own program literature and is one reason this paper treats "scale" and "depth" of empowerment as analytically separate questions rather than assuming that a large training footprint is equivalent to a large empowerment footprint.

6. Data Presentation and Analysis

This section presents three sets of data illustrating, respectively, the scale of the SHG movement in Telangana, the social composition of SHG membership at the village level, and the empowerment outcomes reported by SHG members themselves.

Table 1. Scale of the Self-Help Group Network in Telangana State (as of 2017–18)

Indicator	Figure
Total number of Self-Help Groups (SHGs)	4,35,364
Total number of SHG members	45,60,518
Village Organisations (VOs)	18,397
Mandal Samakhyas (MSs)	554
Zilla Samakhyas (ZSs)	30

Source: Society for Elimination of Rural Poverty [SERP], Government of Telangana (2018).

Table 1 illustrates the sheer scale of the institutional network built around rural women in Telangana: over 45 lakh women had been organised into more than 4.3 lakh SHGs by 2017–18, nested within nearly 18,400 Village Organisations. This scale is a necessary, though not sufficient, condition for empowerment — the network provides the platform through which financial and social gains can, in principle, be delivered, but its reach does not by itself guarantee depth of impact, a distinction examined further below.

Table 2. Social Category–wise Distribution of SHG Members in Selected Villages, Suryapet District

Village	Total SHGs	Total Members	BC (%)	SC (%)	ST (%)	OC (%)	Minority (%)
Repala	43	456	64.0	22.1	0.0	13.8	0.0
Nelamerry	51	532	56.2	30.1	0.4	12.6	0.8
Rathnavaram	55	562	58.5	35.2	0.0	5.3	0.4
Siripuram	26	281	68.3	23.5	1.8	3.2	3.2
Chilpakunta	49	509	56.8	32.8	4.5	5.5	0.4
Lingumpally	69	732	53.1	14.6	2.9	19.7	9.7

Source: Adapted from Jadi (2018).

Table 2 shows that Backward Class (BC) women form the majority of SHG membership in every sampled village, ranging from just over half in Lingumpally to more than two-thirds in Siripuram. Scheduled Caste (SC) representation is consistently substantial, but Scheduled Tribe (ST) women are entirely absent from SHG membership in two of the six villages (Repala and Rathnavaram) and represent less than five per cent even where present. This pattern indicates that the benefits of the SHG movement, while broadly inclusive of BC and SC women, have not extended evenly to Scheduled Tribe communities at the village level, a gap discussed further in Section 8.

Table 3. Reported Empowerment Outcomes among SHG Women Respondents (N = 240), Suryapet District

Empowerment Indicator	Respondents Reporting Positive Outcome (%)
Increase in self-confidence	65.4
Increase in self-esteem and self-respect	68.3
Leadership role within the family	56.3
Leadership role within the SHG	66.3
Political awareness and participation	66.7
Overall political empowerment	67.9

Source: Adapted from Jadi (2018).

Table 3 indicates that a clear majority of respondents report positive change across every empowerment indicator measured, with the strongest gains recorded in self-esteem and self-respect (68.3 per cent) and overall political empowerment (67.9 per cent). Leadership within the family registers the lowest score of the six indicators (56.3 per cent), suggesting that empowerment gained through SHG participation translates more readily into standing within the group and the wider community than into a shift in intra-household authority. This finding is consistent with the broader literature's observation that economic empowerment through micro-credit does not automatically or immediately reconfigure gendered decision-making within the household (Kumar, 2017).

A closely related finding concerns the composition of "political empowerment" itself. Village-level data collected by Jadi (2018) show that voter turnout and awareness of voting rights among SHG respondents were effectively universal, and that the great majority of women reported making their own voting decisions rather than being directed by a husband or family member. Participation in gram sabha meetings, however, was reported by only around 62 per cent of respondents. This gap between near-universal electoral participation and comparatively lower participation in local deliberative bodies suggests that the political empowerment recorded in Table 3 is weighted toward the exercise of the vote rather than toward sustained engagement in grassroots governance.

7. Discussion: Linking Empowerment Programs to Sustainable Development

The data presented above bear directly on at least three of the Sustainable Development Goals identified in the 2030 Agenda (United Nations, 2015). First, the scale of SHG membership documented in Table 1, combined with the credit-linkage figures reported by APMAS (2018), speaks to Goal 1 (No Poverty): a network organising tens of lakhs of rural women around regular savings and access to institutional credit constitutes a substantial poverty-alleviation infrastructure, even though credit linkage remains incomplete, particularly in urban SHGs. Second, the self-reported gains in confidence, self-esteem, and household decision-making shown in Table 3 correspond to Goal 5 (Gender Equality), and specifically to its emphasis on women's full and effective participation in economic and public life. Third, the reported patterns of gram sabha participation and voting behaviour connect to Goal 16 (Peaceful, Just and Strong Institutions), insofar as sustainable development is understood to require inclusive, participatory local governance rather than economic growth alone.

At the same time, the unevenness documented across Tables 2 and 3 — the near-absence of Scheduled Tribe women in several villages, the comparatively modest gains in family leadership, and the concentration of political empowerment in voting rather than deliberative participation — indicates that the SHG movement's contribution to sustainable development in Telangana is real but partial. Sustainable development, by

definition, requires outcomes that are durable and equitably distributed; a program that empowers the majority of BC and SC women while largely bypassing ST women in the same villages achieves scale without achieving full inclusion. The following section examines these constraints in more detail.

It is also worth situating these findings against Goal 8 (Decent Work and Economic Growth), which frames sustainable development not merely as poverty reduction but as the creation of productive employment. The savings-and-credit function performed by SHGs, while valuable, is more accurately described as financial inclusion than as employment generation in the strict sense; the transition from a woman holding a bank-linked savings account to a woman running a viable, income-generating micro-enterprise is a further and more demanding step, one that the training-to-enterprise gap discussed in Section 5 suggests is not yet being consistently achieved. Reading the Telangana experience through this lens indicates that the state's SHG architecture has been considerably more successful at the financial-inclusion end of the sustainable development agenda than at the higher-order goal of decent, self-sustaining employment for the women involved.

8. Challenges and Constraints

Four constraints emerge from the evidence reviewed in this paper. First, caste-wise unevenness in SHG membership, documented in Table 2, suggests that Scheduled Tribe women in particular remain outside the reach of the movement in a number of villages, likely reflecting broader patterns of geographic and social marginalisation that predate the SHG movement itself. Second, the rural–urban asymmetry in credit linkage identified by APMAS (2018) — 64 per cent linkage in rural SHGs against 49 per cent in urban SHGs — points to structural weaknesses in how urban poverty programs under MEPMA connect their members to formal finance, even though urban areas are conventionally assumed to offer easier banking access.

Third, the concentration of reported gains in the "medium" rather than "high" category across most economic and social indicators, as documented by Jadi (2018), suggests a ceiling effect: SHG participation appears able to move women from a position of limited agency to one of moderate agency, but a further, more difficult transition to high agency and genuine leadership occurs less often. This is consistent with Kumar's (2017) observation that structural barriers of caste, land ownership, and education continue to limit the depth of empowerment achievable through micro-credit-centred interventions alone.

A related, longer-term constraint concerns the financial sustainability of individual SHGs once initial promotional support tapers off. Group cohesion, regular savings discipline, and repayment performance are known from the wider Indian SHG literature to depend heavily on continued facilitation by federation-level staff; where that facilitation weakens, groups risk drifting into irregular meetings and weaker loan recovery, undermining the very credit history that makes bank linkage possible in the first place. Because Telangana's SHG network is now well over two decades old in its earliest-formed groups, questions of second-generation sustainability — as opposed to the first-generation questions of formation and initial credit linkage that dominate much of the literature reviewed above — are likely to become more pressing over time.

Fourth, the institutional landscape itself presents a coordination challenge. The continued parallel operation of SERP for rural areas and MEPMA for urban areas, alongside the layered federation of SHGs into VOs, Mandal Samakhyas, and Zilla Samakhyas, creates an administratively complex structure in which convergence with allied welfare schemes — as seen in the uneven awareness-to-uptake ratios for schemes such as the KCR Kit and Kalyana Lakshmi — does not always translate into consistent last-mile delivery (Jadi, 2018).

9. Policy Recommendations

Based on the evidence reviewed, four policy directions are suggested. First, targeted outreach and dedicated mobilisation drives are needed to bring Scheduled Tribe women into SHG membership in villages where their representation is currently negligible, rather than relying on general recruitment processes that appear to under-serve this group. Second, the rural–urban credit-linkage gap documented by APMAS (2018) warrants closer administrative attention to urban SHG-bank coordination under MEPMA, including simplified documentation and dedicated urban credit facilitation staff.

Third, given that respondents themselves identified skill-development training and enhanced loan ceilings as priority needs — with roughly three-fifths of respondents in Jadi's (2018) sample seeking expanded skill development and close to four-fifths seeking higher loan limits — program design should shift some emphasis from group formation, which has largely reached saturation, toward deepening the economic content of existing SHGs through market linkages and enterprise support. Fourth, to move political empowerment beyond voting toward substantive leadership, SHG federations could be more deliberately linked to Panchayati Raj capacity-building programs, using the existing Mandal Samakhya and Zilla Samakhya structures as a pipeline for training women toward contesting and holding elected local office, rather than treating gram sabha attendance as an end in itself.

A fifth and cross-cutting recommendation follows from the sustainability concern raised in Section 8: monitoring frameworks for SHGs should be extended beyond formation and first-linkage indicators — the metrics most readily available and most commonly reported, including those in Table 1 — toward indicators of second-generation group health, such as meeting regularity, repayment performance, and re-linkage rates for groups formed more than a decade ago. Without such indicators, program administrators risk having a clear picture of how many women have ever joined an SHG while having a much weaker picture of how many remain in functioning, creditworthy groups today, which is the more relevant measure for assessing the movement's durable contribution to sustainable development.

10. Conclusion

This paper set out to assess whether institutionalised empowerment programs have made rural women genuine agents of change in Telangana, and whether that change contributes meaningfully to sustainable development. The evidence reviewed suggests a qualified affirmative. The SHG movement, anchored institutionally in SERP and its federated structure, has achieved a scale of reach — over 45 lakh women across more than 4.3 lakh groups by 2017–18 — that few rural development interventions in India can match, and village-level data indicate genuine, majority-reported gains in confidence, self-esteem, credit access, and electoral participation.

At the same time, the same village-level data caution against reading this scale as uniform success. Caste-based unevenness in membership, a persistent rural–urban gap in credit linkage, modest gains in intra-household leadership relative to gains in group and community standing, and a political empowerment indicator weighted toward voting rather than deliberative participation together suggest that the transformation from beneficiary to agent of change remains incomplete for a meaningful share of rural women, and particularly for Scheduled Tribe women in several of the villages examined. Realising the fuller promise of these programs for sustainable development will depend less on further expanding SHG membership, which has already reached considerable scale, and more on deepening inclusion, strengthening credit access where it remains weak, and building genuine pathways from group leadership to elected local office.

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