

# SPWI JOURNAL FOR SOCIAL WELFARE

(A Multi Disciplinary Peer-Review Bi-Quarterly  
Social Science Research Journal)

Volume 6 Issue 3, July - September 2023

(An ISO 9001-2015 Certified)

*Editor*

**Dr. D. Suresh**



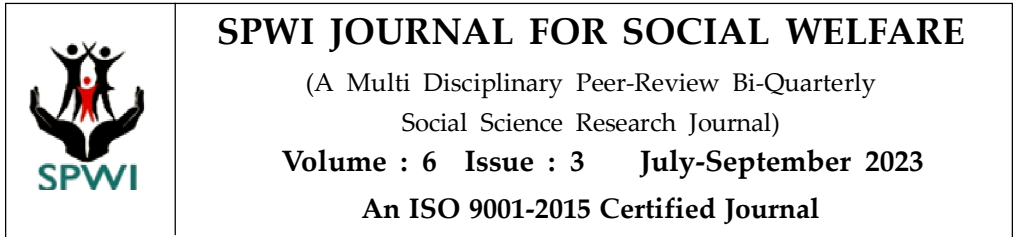
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## Contents

1. Dawn of New Cold War Geopolitical Significance of Russia - Ukraine Confrontation in a Multipolar World 1  
----- M. Samuel Praveen Kumar & Prof. P. Sammulal (Retd)
2. Tribal Women Empowerment Through SHG in Telangana - A Study 8  
----- J. Narsaiah
3. Inland Fisheries of Telangana - Social Political and Economic Issues 30  
----- N Vijayalakshmi
4. Implementation of Free Power Scheme in Telangana - 37  
A Study of Karimnagar and Warangal  
----- V. Rajender
5. Changing Dynamics of India-US Relations - A Study of UPA 51  
Governments' Tenure (2002-2014)  
----- M. Samuel Praveen Kumar
6. Problems of Multi-Purpose Female Health Workers in the Health Sector - 68  
A Study in Warangal Urban District of Telangana State  
----- B. Rama Devi
7. The Role of Women in Peasants' Armed Struggle in Telangana State - A Study 85  
----- G. Ramesh
8. Legacy of Macaulay: Unraveling The Historical Impact of British Rule 92  
On India's Education and Cultural Identity  
----- Sandeep Reddy. N

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**TRIBAL WOMEN EMPOWERMENT THROUGH SHG  
IN TELANGANA – A STUDY**

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**Abstract:** *This study presents a comprehensive analysis of Self-Help Groups (SHGs) in various tribal communities in Telangana, India. It explores the diverse socio-economic profiles, challenges, and dynamics within these groups. The study provides insights into demographics, housing, land ownership, livelihoods, and income distribution among SHG members from different tribal communities. It also delves into the role of SHGs in empowering tribal women and highlights the challenges they face. The study offers valuable suggestions for improving SHG programs, including tailored initiatives for different tribes, promoting education, enhancing financial inclusion, and skill development, and reducing loan defaults. Additionally, it emphasizes the importance of building trust and unity within SHGs and collaboration with community-based organizations. These recommendations are intended to enhance the effectiveness of SHGs in promoting women's empowerment and socio-economic and political development in tribal areas.*

**Keywords:** *Tribal Women Empowerment and Role of SHGs in Empowerment of Women*

**Introduction**

Women's empowerment plays a crucial role in breaking the cycle of helplessness, and the formation of SHGs is widely acknowledged as an effective means to empower economically disadvantaged women. The process of overcoming powerlessness often involves a shift in self-image, and this transformation is most effectively achieved when women unite as a cohesive unit. By coming together, they discover the strength of their common bonds and initiate joint actions, experiencing the power of their collective efforts. Individually, poor women may struggle to overcome feelings of

powerlessness, but collectively, they have a greater potential for change. As they join hands with others, they begin to feel more self-confident and draw strength from the group. They start to see themselves as individuals, citizens, women workers, wives, and mothers, and as a result, they gain self-respect and a sense of self-worth (Gopalakrishna, 1998: 30-34).

SHGs provide a significant platform for women to enhance their personality and participation in social life. The growing confidence within these groups motivates women to become more actively involved in public spheres, encouraging them to undertake common action programs (Chandra, 2005: 186). These collective efforts not only improve their economic well-being but also contribute to their social and psychological empowerment.

### Need of The Study

The tribal population in the State of Telangana, as well as in the entire country, represents one of the most marginalized and vulnerable communities, facing significant economic exclusion. Despite certain constitutional safeguards, there has been minimal economic, social, and political progress among these communities. In contrast to Scheduled Castes (SCs) and Other Backward Classes (BCs), who have seen some improvement due to affirmative action policies, STs continue to lag significantly behind and are socially excluded, often residing in challenging environments.

It is important to note that SHGs are primarily designed to alleviate poverty and address the micro-financing needs of underprivileged individuals. The most marginalized segments of society, including the SC and ST communities, have been the primary beneficiaries of such initiatives. However, the ST community still has a long way to go before being fully integrated into mainstream society. The inclusion of the ST community in mainstream developmental activities presents a significant challenge for the state in terms of policy development and implementation.

**Table 1: Scheduled Tribe Self-Help Group in Telangana**

Sl. No	District Name	Total SHGs	ST SHGs	Percentage
1	Adilabad	10749	4254	39.57
2	Badradri	18184	8441	46.41
3	Hanmakonda	10149	221	2.14
4	Jagitial	14954	510	3.41
5	Jangaon	11189	1329	11.87
6	Jayashankar	8042	850	10.56
7	Jogulamba	6683	90	1.34
8	Kamareddy	16964	1373	8.09

9	Karimnagar	13713	90	0.65
10	Khammam	25049	4302	17.17
11	Komaram Bheem	7968	2710	34.01
12	Mahabubabad	15031	5835	38.81
13	Mahabubnagar	11295	1377	12.19
14	Mancherial	10160	1317	12.96
15	Medak	13049	1132	8.67
16	Medchal-Malkajgiri	3383	120	3.54
17	Mulugu	7106	2102	29.58
18	Nagarkurnool	13035	1900	14.57
19	Nalgonda	28180	4314	15.30
20	Narayanpet	8111	412	5.07
21	Nirmal	11988	1599	13.33
22	Nizamabad	23782	2291	9.63
23	Peddapalli	10935	213	1.94
24	Rajanna Sircilla	9816	553	5.63
25	Rangareddy	19202	2061	10.73
26	Sangareddy	18176	1309	7.20
27	Siddipet	18260	481	2.63
28	Suryapet	17451	2389	13.68
29	Vikarabad	15569	1825	11.72
30	Wanaparthy	7342	710	9.67
31	Warangal	11252	2092	18.59
32	YadadriBhongir	14842	1122	7.55
	Total Telangana State	<b>431609</b>	<b>59324</b>	<b>13.74</b>

Source:[https://www.efms.serp.telangana.gov.in/IBTG/MasterData\\_Reports/SHGInformationReport.aspx](https://www.efms.serp.telangana.gov.in/IBTG/MasterData_Reports/SHGInformationReport.aspx)

As of 31<sup>st</sup> October 2023, there are approximately 59324 ST SHGs in Telangana at 13.74%, out of a total of 431609 SHGs at the state level ([www.efms.serp.telangana.gov.in/](http://www.efms.serp.telangana.gov.in/)). The provided table offers a comprehensive look at the Self-Help Groups (SHGs) in various districts of Telangana, showcasing the total number of SHGs, the count of ST (Scheduled Tribe) SHGs, and the corresponding percentage of ST SHGs in each district. Notable findings from the data include Adilabad with 10,749 SHGs, of which 39.57% are ST SHGs, and Badradri with 46.41% ST SHGs out of 18,184 total. Conversely, districts like Hanmakonda and Jagitial have relatively low percentages of ST SHGs, standing at

2.14% and 3.41%, respectively. The district of Khammam has 25,049 SHGs with 17.17% being ST SHGs, while Komaram Bheem and Mahabubabad exhibit percentages of 34.01% and 38.81%, respectively. In total, across the state of Telangana, there are 59,324 ST SHGs out of 431,609 SHGs, equating to 13.74%.

To identify the successful ST SHGs in Telangana and understand the key factors contributing to their success, an effort is required to study “**Tribal Women Empowerment Through SHG in Telangana - A Study.**” This study will shed light on the impact of SHGs on the socio-economic and cultural aspects of tribal women who are members of ST SHGs. Such research is crucial in furthering the empowerment of these marginalized communities and promoting their integration into broader economic and social development.

### **Statement of the Problem**

Tribal women, constituting a significant population in Telangana state, are a vital segment among the economically and socially disadvantaged, irrespective of their caste and creed. Over the past few decades, the international community has recognized the importance of addressing gender issues, leading to a global movement focusing on gender sensitization and related matters. Against this backdrop, a crucial development unfolded in Telangana State—the SHG movement. This movement popularized microcredit and thrift practices among tribal women, ultimately emancipating them from the burdens of domestic labour and placing them on equal footing with men in terms of social and economic development.

The SHG movement in Telangana State gained widespread popularity due to its simple financial transactions, participatory and transparent documentation, and implementation processes. These features resonated with rural tribal women in the state, capturing their attention and active participation.

While the impact of the SHG movement in Telangana State has been widely evaluated, the process and facilitation aspects of this movement have not received extensive coverage. Studies in this regard have often been limited to smaller sample sizes. It is important to note that the process and facilitation aspects are critical in understanding the factors responsible for the success of the SHG movement at the grassroots level. These aspects offer valuable insights into the reliability and sustainability of the initiative.

### **Objectives of the Study**

The specific objectives of the present study are as follows:

1. **Assess the Impact of SHGs on Economic Activities:** Evaluate the influence of SHGs on the economic activities of tribal women, particularly in terms of income generation and financial stability.

2. **Study the Impact of SHGs on Household Welfare:** Investigate how SHGs have affected the overall welfare and well-being of tribal women and their households, including aspects such as access to essential services, healthcare, and education.
3. **Examine Socio, Economic, and Political Empowerment:** Analyse the extent of socio-economic and political empowerment achieved by tribal women who are members of SHGs, assessing their ability to participate in decision-making processes and contribute to their communities.
4. **Examine Utilization Patterns of Bank Linkage Loans:** Explore how tribal women have utilized loans obtained through bank linkages facilitated by SHGs, with a focus on the purposes for which these loans were used and their impact on the women's economic activities.
5. **Analyse Problems and Prospects:** Identify the challenges and opportunities faced by tribal women who are members of SHGs, including barriers to their empowerment and the potential for further improvement in their socio-economic status.

These objectives will help provide a comprehensive understanding of the impact of SHGs on the lives of tribal women, shedding light on their economic activities, household welfare, empowerment, and the effectiveness of financial services provided through bank linkages. Additionally, the study aims to uncover the challenges and prospects for further development in this context.

### Research Questions

1. Impact on Economic Activities:
  - How have SHGs affected the economic activities of tribal women?
  - What is the extent of income generation and financial stability achieved by tribal women through their involvement in SHGs?
2. Impact on Household Welfare:
  - How has participation in SHGs influenced the overall welfare and well-being of tribal women and their households?
  - What improvements have been observed in terms of access to essential services, healthcare, and education for these women and their families?
3. Socio, Economic, and Political Empowerment:
  - To what extent have tribal women who are members of SHGs experienced socio-economic and political empowerment?
  - What roles do they play in decision-making processes, both within SHGs and in their communities?
4. Utilization Patterns of Bank Linkage Loans:
  - How have tribal women utilized loans obtained through bank linkages facilitated by SHGs?

- What specific purposes have these loans been used for, and what impact have they had on the women's economic activities?
5. Problems and Prospects:
- What are the primary challenges faced by tribal women who are members of SHGs in their pursuit of empowerment and economic development?
  - What potential opportunities exist for further improvement in their socio-economic status and overall well-being?

These research questions will guide the investigation and analysis of the impact and effectiveness of SHGs in the context of tribal women's empowerment and socio-economic development.

### Nature of the Study

The nature of the study is empirical and diagnostic. It aims to understand the processes, facilitation, and impacts on the development of tribal women within the context of SHGs. The study is designed to capture these aspects, providing a comprehensive examination of how SHGs affect the economic and social well-being of tribal women.

### Research Methodology

The research methodology for this study involves an in-depth examination of tribal SHGs in the tribal areas of Telangana State. Given the specific objectives outlined, the methodology is crucial for obtaining relevant data. The study will rely on data collected from both primary and secondary sources within the study area.

### Sampling Design

The sampling design for this study involved collecting primary data from tribal women who are also members of SHGs in 12 Mandals of 12 Districts of Telangana State. The sample size for the study is 240, and a combination of convenient and random sampling methods was used to select the respondents. Here is a breakdown of the sampling process:

**Table 2: Sample Districts**

Sl. No	District Name	Total SHGs	ST SHGs	Percentage
1	Adilabad	10749	4254	39.57
2	Badradi	18184	8441	46.41
3	Khammam	25049	4302	17.17
4	Komaram Bheem	7968	2710	34.01
5	Mahabubabad	15031	5835	38.81
6	Mulugu	7106	2102	29.58
7	Nagarkurnool	13035	1900	14.57



8	Nalgonda	28180	4314	15.30
9	Nirmal	11988	1599	13.33
10	Suryapet	17451	2389	13.68
11	Warangal	11252	2092	18.59
12	Mancherial	10160	1317	12.96
	Sub Total	176153	41255	24.06
	Percentage to Total	40.81	69.54	
	Total in Telangana State	<b>431609</b>	<b>59324</b>	<b>13.74</b>

Source: [https://www.efms.serp.telangana.gov.in/IBTG/MasterData\\_Reports/SHGInformationReport.aspx](https://www.efms.serp.telangana.gov.in/IBTG/MasterData_Reports/SHGInformationReport.aspx)

Table 2 presents data related to the Self-Help Groups (SHGs) in various districts of Telangana, with details on the total number of SHGs, ST (Scheduled Tribe) SHGs, and the percentage of ST SHGs in each district. Adilabad, with a total of 10,749 SHGs, has 4,254 ST SHGs, accounting for 39.57% of the total. Badradri boasts 18,184 SHGs, with 8,441 ST SHGs, making up 46.41%. Khammam has 25,049 SHGs, but a significantly lower percentage of ST SHGs at 17.17%. Komaram Bheem district follows closely with 7,968 SHGs, of which 2,710 are ST SHGs, equating to 34.01%. Mahabubabad has 15,031 SHGs, of which 5,835 are ST SHGs, making up 38.81%. Mulugu district has 7,106 SHGs, with 2,102 being ST SHGs, representing 29.58%. Nagarkurnool has 13,035 SHGs, with a relatively low percentage of 14.57% for ST SHGs. Nalgonda district has a high total of 28,180 SHGs, but a relatively low 15.30% of ST SHGs. Nirmal and Suryapet districts have even lower percentages of ST SHGs at 13.33% and 13.68%, respectively. Warangal district stands at 18.59% ST SHGs, and Mancherial district has 12.96%.

In total, there are 176,153 SHGs in the districts, with 41.81% of them being ST SHGs. When considering the overall proportion of ST SHGs in the state of Telangana, the percentage stands at 13.74%, which suggests a significant disparity in SHG distribution across different districts, with some areas having a much higher concentration of ST SHGs than others. This analysis can be used to guide efforts for promoting and supporting self-help groups in the region, focusing on districts with lower percentages to ensure more equitable distribution.

**Table 3: Sample Mandals and Sample Size (SHG Members)**

Sl. No	District Name	Name of the Mandal	Total SHGs in Mandal	Total ST SHGs Mandal	Percentage	Sample SHGs
1	Adilabad	Urnoor	1188	633	53.28	20
2	Badradri	Tekulapalle	1122	934	83.24	20
3	Khammam	Singareni	1201	778	64.77	20
4	Komaram Bheem	Jainoor	534	352	65.91	20

6	Mulugu	Mulug	1601	375	44.61	20
7	Nagarkurnool	Achampet	901	402	44.61	20
8	Nalgonda	Tirumalagiri Sagar	916	468	51.09	20
9	Nirmal	Mamda	785	210	26.75	20
10	Suryapet	Chivvemla	839	334	39.80	20
11	Warangal	Nekkonda	1260	329	26.11	20
12	Mancherial	Kasipet	749	222	26.63	20
	Total		<b>12579</b>	<b>5667</b>	<b>45.05</b>	<b>240</b>

Source:[https://www.efms.serp.telangana.gov.in/IBTG/MasterData\\_Reports/SHGInformationReport.aspx](https://www.efms.serp.telangana.gov.in/IBTG/MasterData_Reports/SHGInformationReport.aspx)

Table 3 provides a detailed breakdown of Self-Help Groups (SHGs) and their corresponding percentages of Scheduled Tribe (ST) SHGs in various mandals across different districts of Telangana. Notable findings include the UrnoorMandal in Adilabad district, where a substantial 53.28% of the 1,188 SHGs are ST SHGs. Similarly, in Badradri district's TekulapalleMandal, there is a remarkably high presence of ST SHGs, comprising 83.24% of the 1,122 total SHGs. Khammam district's SingareniMandal also demonstrates a notable 64.77% of its 1,201 SHGs being ST SHGs. Komaram Bheem district's JainoorMandal follows suit with a strong 65.91% of ST SHGs out of the 534 total SHGs. However, in Mahabubabad district's Kuravi mandal, the percentage of ST SHGs is comparatively lower at 42.48%. The Mulug Mandal in Mulugu district hosts 44.61% ST SHGs among its 1,601 total SHGs, while Achampet mandal in Nagarkurnool district shows an equal distribution of SHGs among the ST community, also at 44.61%. Tirumalagiri Sagar mandal in Nalgonda district highlights a significant focus on ST empowerment with 51.09% of its 916 SHGs being ST SHGs. Meanwhile, Nirmal district's MamdaMandal has a lower percentage of 26.75% for ST SHGs among its 785 SHGs. In Suryapet district's ChivvemlaMandal, 39.80% of the 839 SHGs are ST SHGs, indicating a notable presence of Scheduled Tribe communities in the self-help groups.

However, Warangal district's NekkondaMandal and Mancherial district's KasipetMandal have relatively lower percentages of 26.11% and 26.63%, respectively, for ST SHGs among their SHG populations. In total, across these mandals, there are 12,579 SHGs, with 5,667 of them being ST SHGs, resulting in an overall percentage of 45.05% for ST SHGs.

This data underscores the varying degrees of ST SHG presence in different mandals and can guide strategies to empower Scheduled Tribe communities through self-help groups while addressing disparities in other regions.

This sampling method facilitated the creation of a thorough depiction of female tribal members who are actively involved in SHGs across various regions and administrative settings within the state of Telangana.

The selection of sample mandals within the chosen district was designed to encompass a diversity of sub-tribes.

### Primary Data

Primary data for the study was collected from the sample respondents using interview schedules and observations. A well-structured schedule was designed, which included probing questions to elicit the required information. The interview schedule was carefully constructed and pretested to ensure its effectiveness. A total of 240 SHG members were contacted and interviewed for the study. The primary data collection process involved the following components:

1. **Interview Schedule:** A closed-ended questionnaire was used to gather data. The questions were translated into the local language to facilitate better understanding by the respondents.
2. **Content of the Schedule:** The interview schedule covered various aspects, including:
  - **Demographic Features:** Social background, age profile, education, marital status, and more.
  - **Participation in SHG:** Reasons for joining SHG.
  - **SHG Awareness on Developmental Issues:** Awareness of SHG members on development-related matters.
  - **Impact on Decision Making:** Both in financial and domestic matters.
  - **Awareness of Problems Encountered in SHG Participation:** Understanding the challenges faced and the ability to address them.
  - **Utilization of Bank Linkage Loans and Other Loans:** How the loans were used.
  - **Impact on Socio-Economic, Behavioral, and Cultural Aspects:** The study aimed to assess the overall impact on tribal women who are members of SHGs.
3. **Language Barrier:** To overcome language barriers, local individuals who were proficient in both Telugu and the respondents' native language were engaged to assist with the data collection process.

This approach to data collection ensured a comprehensive understanding of the experiences and perceptions of tribal women who are part of SHGs, as well as the impact of their participation in these groups on various aspects of their lives.

### Secondary Data

Secondary data for the study was collected from a variety of sources, including:

4. **Published Research Papers:** Existing research papers and studies on related topics were used to gather information and insights.

5. **Government Reports:** Reports published by government agencies were a valuable source of secondary data.
6. **Research Works:** Previous research works and studies conducted in the field provided additional data for analysis.
7. **Books:** Published books, especially those focusing on the study area and relevant subjects, were consulted for background information.
8. **Internet Sources:** Information from reputable online sources and websites was accessed to supplement the secondary data.
9. **Mandal Samkya Offices (MSO):** Local government offices at the Mandal level were a source of relevant data.
10. **District Rural Development Agency (DRDA):** Data and reports from the District Rural Development Agency were used to provide additional insights.

The use of secondary data from a variety of sources allowed for a comprehensive analysis of the research topic and provided a broader context for the study.

### **Tools of Data Collection**

The study utilized a combination of tools for data collection from both primary and secondary sources. The following tools were adopted for the data collection process:

1. **Interview Schedule:** Structured interview schedules were used to gather information from the study participants. The schedules contained a set of predetermined questions to guide the interviews.
2. **Personal Interview:** In-person interviews were conducted to collect data directly from the respondents. This method allowed for the collection of detailed and specific information from the participants.
3. **Observation:** Observations were conducted to gather information through direct visual or behavioural observation. This approach provided insights into the actual behaviour and practices of the study subjects.
4. **Official Documents:** Relevant official documents and reports were accessed and analysed as secondary data sources to complement the primary data collection.

By using a combination of these tools, the study aimed to collect comprehensive and diverse data to address the research objectives effectively.

### **Analysis of Data**

The data collected for the study underwent a systematic analysis process. Here is an overview of the data analysis methods used:

1. **Data Verification:** The collected data was thoroughly examined and verified to ensure its accuracy and completeness.

2. **Data Tabulation:** The data was organized and presented in tabular format to facilitate easy reference and interpretation.
3. **Computer-Based Analysis:** Computer software was used to analyse the data, allowing for efficient data processing, and generating statistical insights.
4. **Frequency and Percentage Calculation:** Key statistical measures, such as frequency and percentage, were calculated to interpret and present the data effectively.
5. **Graphs and Diagrams:** In addition to tabulation and textual analysis, the study incorporated graphs and diagrams to visually represent the data and enhance the presentation of findings.

This approach to data analysis ensured that the information collected was rigorously examined, quantitatively assessed, and visually presented for a comprehensive understanding of the research results.

### **Presentation of Data**

The data analysis encompasses information related to districts and mandals. Nevertheless, the researcher has opted to present the data analysis on a sub-tribe basis, as he believes this approach will provide more insightful results regarding the empowerment of tribal women within each specific sub-tribe.

### **Limitation of the Study**

The study, despite its thorough approach and adherence to its objectives, is subject to certain limitations:

1. **Specific Sample:** The study is limited to women members of tribal SHGs, which makes the findings specific to this demographic and may not be generalizable to other populations.
2. **Limited Standard Tests:** Since the sample and focus of the study are specific to tribal women's SHGs, appropriate standard tests may not be available, and this limitation was addressed by pretesting and field canvassing of the constructed schedule.
3. **Ten-Year Limit:** The study interviewed tribal SHGs that were established a minimum of ten years ago, which might limit the assessment of more recent developments or changes.
4. **Sampling Challenges:** The use of a multistage sampling technique may lead to data limitations in areas with a lack of SHG members, which could affect the representativeness of the findings. Additionally, communication barriers arising from language differences may have impacted data collection.
5. **Challenging Terrains:** The study may have faced challenges in accessing certain tribal terrains due to their location in hilly regions and forest ranges. This could have limited the scope of data collection in some areas.

These limitations are important to consider when interpreting the study's findings and understanding their applicability to a broader context.

### Scope of the Study

The scope of the present study is limited to specific geographical areas within the state of Telangana, India. It includes the following scope parameters:

1. **Geographic Scope:** The study is confined to 12 Tahsils of 12 districts in the state of Telangana. These areas are characterized by a high tribal population.
2. **Population:** The study is focused on ST Women within the selected villages. A total of 240 tribal women were chosen for the study, with each woman being a member of a SHG.

The study's findings and conclusions are primarily relevant to the selected geographic areas and the targeted population of ST Women who are members of SHGs in those areas. The scope is limited to these specific regions and demographic groups.

### Implication of the Study

The implications of this study are as follows:

1. **Policy Augmentation:** The study's findings can enhance current and future policy interventions by providing valuable insights and data to support or supplement existing policies. It can help policymakers make informed decisions to improve the well-being of tribal women.
2. **Identification of Negative Practices:** The study can help identify negative practices or challenges that need to be addressed and discarded from existing policies. This will contribute to more effective policy implementation and a focus on positive outcomes.
3. **Challenges in Policy Formulation:** Policymakers and implementers can better understand the challenges and complexities involved in formulating and implementing policies that affect tribal women. This knowledge can lead to more targeted and effective policy development.

In summary, the study's implications revolve around improving policy interventions, addressing negative practices, and addressing challenges in policy formulation and implementation. It provides a data-driven foundation for enhancing the well-being and empowerment of tribal women in the study areas and beyond.

### Findings For the Study

1. The study provides a comprehensive overview of various aspects of tribal communities, including their demographics, housing, land ownership, livelihoods, and income distribution. Across different tribes, the age distribution of SHG members varies significantly. The Gond and Lambada tribes have larger SHG memberships, with the Gond tribe showing a more

balanced distribution of age groups, while the Lambada tribe has a significant representation in the 21-30 age group. The Koya tribe has the highest total membership, and the Chenchu tribe has a more evenly distributed representation across age groups.

2. In terms of marital status, across all tribes, the majority of SHG members are married, with percentages ranging from 65.22% to 81.82%. Unmarried members are the second-largest group in some tribes, while divorced/separated and widowed members make up smaller proportions. Notably, the Gond tribe stands out with the highest percentage of married members at 77.78%, while the Thoti tribe has a relatively higher proportion of widowed members at 18.18%.
3. Educational qualifications among SHG members vary across tribes. The Chenchu tribe has a significant majority of illiterate members (57.14%), while the Gond tribe also has a high percentage of illiteracy (55.56%).
4. Regarding housing, there is a diverse distribution of house types among different tribes. The Gond tribe exhibits a more diversified housing landscape, owning pucca houses and RCC houses. In contrast, the Kolam tribe primarily owns RCC houses. The Koya tribe primarily owns pucca houses, and the Lambada tribe is distinguished by significant ownership of pucca houses.
5. Land ownership also varies among tribes, with some owning marginal land, small land, and rented land. The Koya tribe owns various categories of land, including marginal land, small land, and semi-medium land, with some members being landless.
6. Livelihood activities vary among tribal communities, with some tribes primarily engaged in agriculture, while others have a more diverse set of income sources. The Koya tribe is one of the largest groups, and it primarily focuses on agriculture and small business.
7. Income distribution across tribes shows notable differences. The Chenchu and Thoti tribes have a concentration of individuals in the lowest income category, while the Gond tribe has a more balanced income distribution, with individuals spread across different income categories.
8. Overall, this study reveals the diversity in demographics, education, housing, land ownership, livelihoods, and income distribution among SHG members from various tribal communities, emphasizing the uniqueness of each tribe's socio-economic profile.
9. External individuals played a significant role in persuading 64% of SHG members to join SHGs, with family members influencing 16% of members. SHG DRDA/IKP guided 63% of members, while friends and relatives influenced 14% of members.

10. A substantial 47% of SHG members have been part of SHGs for over 20 years, indicating long-term commitment.
11. SHGs primarily consist of 13 to 14 members (27%), followed by 9 to 10 members (23%). The group size should not exceed 20 members to preserve the informal nature of SHGs.
12. Most SHGs are rated as “good” (47%), followed by “average” (30%), “poor” (19%), and “very poor” (4%).
13. The majority of SHGs (82%) hold monthly meetings, with 17% meeting weekly and only 1% meeting fortnightly.
14. 70% of SHGs collect money through the 1st leader/President, followed by 21% through the 2nd leader/vice-president.
15. SHG members primarily use loans for milch animals (60%) and agricultural activities (28%).
16. Loan amounts vary from Rs. 1,000 to Rs. 50,000, reflecting diverse financial needs.
17. A significant portion of the loan amount is allocated to medical expenses (82%), followed by agricultural inputs (70%) and milch cattle (54%).
18. Loan defaults are mainly attributed to droughts and floods (73%), ill health (45%), and non-adherence to income activities (42%).
19. 64% of SHGs collect fines for loan defaults, 23% opt for repeated group visits, and 13% report the issue to IKP/VO.
20. Factors Considered by Banks for Loan Disbursement: Banks consider group ratings (75%), adequate funds in banks (72.5%), loan amount (52.5%), and fixed deposits as collateral (2%).
21. SHG members demonstrate high awareness of credit facilities (77.5%), followed by banking facilities (73%) and poverty alleviation (52.5%).
22. Over time, SHG members’ decision-making roles have shifted from “minor” to “equal” and “major.”
23. SHG members report the most significant benefits in the financial domain (47%), followed by social (33%), personal (7%), and domestic benefits (8%).
24. SHG members attribute benefits primarily to their unity and consensus (62%), followed by officials from IKP/DRDA/Bankers (16%).
25. Poverty (45%) and illiteracy (22%) are among the most challenging issues in the areas where SHG members live.
26. Based Organizations (CBOAs): 53% of SHG members have very frequent interactions with other CBOAs, and 29% report good relationships with regular interactions.



27. SHG members have become more active in various activities, including participation in CBOs (68%) and political party campaigns (87%).
28. 62% of SHGs have actively participated in advocating for village infrastructure improvement.
29. SHG members have seen a shift in decision-making roles from “minor” to “equal” and “major” over time.
30. 48% of SHG members believe self-interest and personal efforts drive changes in their lives, while 27% rely on government efforts.
31. 13% of SHG members highlight the impact of SHGs on women’s lives where government initiatives have fallen short.
32. Illiterate SHG members have knowledge gaps regarding promoters and the receipt of grants.
33. SHG members face various constraints, with family size and occupation-related pressure being significant factors.
34. Younger SHG members are more focused on financial aspects, while older members emphasize social security and collective support.
35. The majority (55%) of SHG members reported high-interest rates as a significant concern.
36. A substantial 42% expressed concerns about not receiving adequate financial assistance.
37. 39% of members faced challenges related to their ability to repay loans.
38. 25% of members found banking procedures to be inflexible.
39. 17.5% of SHG members reported delays in loan disbursement.
40. 42% of members cited a lack of knowledge and education as a challenge.
41. 23% of SHG members faced limitations on social mobility.
42. 20% reported challenges related to a lack of family support.
43. A significant 66% of members found group members to be reluctant to take on leadership roles.
44. 64% faced obstacles due to a lack of access to education.
45. 46% reported conflicts during the decision-making process.
46. 40% grappled with a lack of unity among group members.
47. 38% of members felt there was a lack of mutual trust within the group.
48. 37% of SHG members noted a deficiency in motivation.
49. 33% reported challenges related to the commitment of group members.
50. 31% found a lack of cooperation among SHG members.

## Major Observations

This study provides a comprehensive analysis of various aspects of tribal communities, specifically focusing on SHG members. The study covers demographics, housing, land ownership, livelihoods, income distribution, and challenges faced by these communities.

Demographically, different tribes exhibit variations in age distribution among SHG members. The Gond and Lambada tribes have larger SHG memberships, with the Gond tribe displaying a more balanced age distribution, while the Lambada tribe has a significant representation in the 21-30 age group. Marital status across all tribes shows that the majority of SHG members are married, with variations among tribes. Educational qualifications vary as well, with some tribes having a significant number of illiterate members.

Housing and land ownership also vary among tribes, with differences in the types of houses owned and the categories of land ownership. Livelihood activities range from agriculture to diverse income sources, and income distribution varies significantly. The study emphasizes the uniqueness of each tribe's socio-economic profile.

In addition to demographic information, the study also delves into the SHG dynamics. It reveals that external individuals played a significant role in persuading SHG members to join, with family members and SHG DRDA/IKP also influencing participation. A substantial number of members have been part of SHGs for over 20 years, indicating long-term commitment. SHGs typically consist of 13 to 14 members and are rated in various categories, with most being rated as "good."

Meetings are held regularly, primarily monthly, and money collection methods and purposes of loans vary. Loan defaults are attributed to various reasons, including natural disasters and health issues. The study also explores factors considered by banks for loan disbursement and members' awareness of credit facilities.

SHG members' roles in decision-making have shifted over time, and they report benefits in various domains, primarily financial and social. Poverty and illiteracy are the most challenging issues in the areas where SHG members live.

The study also delves into interactions with other community-based organizations (CBOAs) and members' involvement in various activities, including political campaigns and advocating for village infrastructure improvement. Members' perceptions of the driving forces for change in their lives vary, with some relying on self-interest and personal efforts and others on government initiatives.

However, the study also highlights several challenges faced by SHG members, including concerns about high-interest rates, inadequate financial assistance, and difficulties in loan repayment. Challenges related to banking procedures, education, and social mobility are also noted, along with issues related to group dynamics,

including leadership roles, access to education, conflicts, unity, trust, motivation, and member commitment.

In summary, this in-depth analysis provides a detailed understanding of the diverse socio-economic profiles, challenges, and dynamics within tribal SHGs, shedding light on the complex interplay of demographics, socio-economic factors, and group dynamics among these communities.

### **Suggestions For Improvement By SHG Members**

1. **Interest Waiver:** An overwhelming 95% of members expressed a desire to waive the interest on loans to reduce the financial burden on group members.
2. **Livelihood Training:** A significant 77.5% of members sought livelihood training to enhance their skills and income-generating opportunities.
3. **Lower Interest Rates:** Approximately 74% advocated for lower interest rates for bank linkage and Stree Nidhi loans to make financial resources more affordable.
4. **Quick Loan Approval:** 73% proposed the implementation of an easy and quick loan approval process to streamline access to financial support.
5. **Tailored Training Programs:** 72% emphasized the importance of tailored training programs that address the specific needs of SHGs.
6. **Expansion of Supportive Programs:** 59% recommended expanding supportive programs to promote SHG development and take a more holistic approach.
7. **Expansion of Group Activities:** 56% called for an expansion of group activities to promote a sense of unity and collective effort.
8. **Training in Villages:** Half of the respondents (50%) suggested conducting training within their villages to make it more accessible and convenient for SHG members.
9. **Sufficient Financial Assistance:** 35% expressed the need for sufficient financial assistance, highlighting the importance of adequate resources to support their initiatives.

### **Suggestions of the Study**

Based on the findings and observations from the study, the researcher drawn the here are some policy suggestions for enhancing the functioning of SHGs and promoting women's empowerment through SHGs:

1. **Customized Programs for Different Tribes :** Recognize the diversity among tribal communities and tailor SHG programs to suit the specific socio-economic profiles of each tribe. For example, consider offering different training and support based on the dominant livelihood activities or housing patterns in each tribe.

2. **Promoting Education:** To address the issue of illiteracy, implement adult literacy programs within SHGs, with a focus on tribes with higher illiteracy rates. This will empower members to make more informed decisions and access a wider range of opportunities.
3. **Financial Inclusion:** Encourage financial institutions to provide tailored financial products and services that cater to the unique needs of SHG members from different tribes. This includes affordable loans with flexible repayment terms, as well as easy access to savings and insurance products.
4. **Skill Development:** Implement skill development and training programs to diversify the income sources of tribal communities, especially those heavily dependent on agriculture. This can help members explore alternative livelihoods and increase their income.
5. **Livelihood Diversification:** Promote initiatives that support the diversification of livelihoods among tribal SHG members. This could involve setting up collective enterprises or cooperatives that leverage the strengths and resources of the tribe.
6. **Enhanced Decision-Making:** Recognize and encourage the evolving role of women in SHGs by ensuring that they have equal participation in decision-making. Facilitate training and capacity-building programs to strengthen their leadership and negotiation skills.
7. **Reducing Loan Defaults:** Develop risk-mitigation strategies to address loan defaults caused by external factors like droughts and floods. This could involve introducing insurance products or government-backed credit guarantees.
8. **Transparent and Accessible Loan Collection:** Ensure that the loan collection process is transparent and accessible, with well-defined roles for leaders within the SHGs. Promote regular training for leaders to manage collections effectively and fairly.
9. **Building Trust and Unity:** Address the issues of trust and unity within SHGs through team-building and conflict-resolution workshops. Building strong social bonds within the group can enhance their effectiveness and impact.
10. **Government Support for Poverty Alleviation:** Collaborate with government agencies to address poverty and illiteracy challenges in the tribal areas. This could include programs for healthcare, education, and employment generation in these regions.
11. **Promote Collaboration with Community-Based Organizations (CBOs):** Encourage SHG members to engage more actively with other CBOs and foster strong relationships with them. Collaboration can lead to enhanced community development initiatives and resource sharing.

12. **Leadership Development:** Promote leadership development within SHGs and create an environment where members are willing to take on leadership roles. Recognize and reward leadership contributions to motivate more members to step up.
13. **Accessible Education:** Ensure access to quality education for all tribal community members, especially the youth. This can help address knowledge gaps and open up opportunities for better livelihoods and economic growth.
14. **Low-Interest Loans:** Advocate for policies that promote low-interest loans for SHG members, reducing their financial burden and enabling more productive use of borrowed funds.
15. **Monitoring and Evaluation:** Implement a robust system for monitoring and evaluating the performance of SHGs. Regular assessments can identify areas for improvement and track the impact of policy changes.
16. **Awareness Programs:** Continue to raise awareness about SHGs, banking facilities, and poverty alleviation programs to ensure that tribal community members are well-informed and can take advantage of available resources.

## **Conclusion**

In conclusion, this comprehensive study provides a thorough examination of tribal communities, with a particular focus on Self-Help Group (SHG) members. It encompasses various dimensions of their lives, including demographics, housing, land ownership, livelihoods, income distribution, and the challenges they face. The study reveals the significant diversity among tribal groups, emphasizing the uniqueness of each tribe's socio-economic profile.

Demographically, the age distribution, marital status, and educational qualifications of SHG members vary across tribes. Housing and land ownership show differences in the types of houses and categories of land owned. Livelihood activities range from agriculture to a more diverse set of income sources, with varying income distribution patterns.

Furthermore, the study uncovers the dynamics within SHGs, highlighting the influence of external individuals, the long-term commitment of members, group size, and the varied ratings of SHGs. It also sheds light on how SHGs collect funds, the purposes for which loans are used, and the reasons behind loan defaults. Factors considered by banks for loan disbursement and SHG members' awareness of financial resources are also explored.

The study further examines the shift in decision-making roles of SHG members and the benefits they derive from their participation. It identifies the most challenging issues in tribal areas and the interactions with other community-based organizations (CBOAs). The members' perceptions of the driving forces for change in their lives and

the constraints they face, including family size and occupation-related pressures, are elucidated.

Importantly, the study offers valuable suggestions for improvement by SHG members and presents policy recommendations based on the findings. These suggestions and policy proposals aim to address the identified challenges, promote women's empowerment, enhance financial inclusion, and improve the functioning of SHGs among tribal communities.

In summary, this research not only provides a comprehensive understanding of the complexities within tribal communities but also offers practical insights for policymakers, organizations, and SHG members to foster positive change and enhance the socio-economic well-being of these communities. By recognizing the unique attributes of each tribal group and tailoring interventions accordingly, we can work towards more inclusive and sustainable development in these areas.

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