

Working Paper No. 151
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**Social Inclusion through
Institutional Membership:
A Study of Scheduled Caste Women
Self-Help Groups in Telangana**

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(Planning Dept, Govt. of Telangana & ICSSR - Ministry of Education, Govt. of India)

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PREFACE

This publication is part of the Working Paper series in the CESS-DSSI Telangana Scheduled Castes Development Series. Over the past eight years, the Division for Studies in Social Inclusion (DSSI) of the Centre for Economic and Social Studies (CESS) has carried out a comprehensive range of studies focusing on the development of the Scheduled Castes in Telangana State, in addition to studies on other historically disadvantaged and marginalised social groups. Research aimed at identifying and quantifying the development disparities between the Scheduled Castes and other social groups is central to the DSSI's mandate. These empirical studies are designed to enable policymakers to formulate evidence-driven and implementable policies so that new policies can be formulated or necessary course corrections can be made in the existing schemes and interventions. The research and academic activities undertaken by the DSSI team in the domains of social exclusion and inclusive development encompass the following:

- Baseline surveys and impact evaluation studies (concurrent, formative, and endline)
- Empirical studies on priority themes and areas to address development gaps
- Dissemination of findings through publications such as research reports, working papers, monographs, policy briefs, and journal articles
- Organising seminars, workshops, and special lectures on emerging themes related to inclusive development

This Working Paper presents the findings of an empirical study on a critical area of inclusive development, focusing on social inclusion and empowerment of Scheduled Caste women through Self-Help Groups in Telangana. This publication is the second in the series of working papers that draw on survey data from over 10,000 SC households. The survey, conducted by DSSI, was commissioned by the TGCOST (Telangana Council of Science and Technology). I am deeply grateful to TGCOST for providing us with the opportunity to undertake the study titled, "Comprehensive Survey of SC Community in Telangana State: Mapping Data and Resources on a Spatial Domain". This publication provides a holistic perspective on the subject and offers implementable recommendations. I am confident that policymakers, practitioners, and other stakeholders find it useful and relevant in addressing development disparities in Telangana and beyond.

E. Revathi
Director, CESS

Social Inclusion through Institutional Membership: A Study of Scheduled Caste Women Self-Help Groups in Telangana

Silveru Harinath¹

Abstract

The Scheduled Caste women have historically faced social exclusion. This exclusion is both intersectional and structural. Governments have created an institutional platform for women by organising them into Self-Help Groups (SHGs). This strategy aims to achieve the social inclusion of disadvantaged women. Governments have organised women into SHGs to achieve financial inclusion and empowerment, in addition to addressing social issues such as health, nutrition, and domestic violence. However, over the years, there has been a shift towards reduced government intervention, emphasizing self-governance. Financial institutions too have prioritized lending to relatively large enterprises. In addition to facilitating financial inclusion, SHGs have contributed to the empowerment of members by enabling them to make informed choices regarding domestic issues, education, nutrition, and healthcare. SHGs also serve as forums for addressing social concerns and resolving conflicts, thereby facilitating the social inclusion of marginalized women. Additionally, SHG leaders are increasingly preferred as candidates in elections for local government institutions. The SHG framework should be leveraged to ensure sustainable livelihoods as an overwhelming 60% of members are interested in launching micro-enterprises. This strategy entails additional financial infusions, skill development, and support with supply chains and marketing. Another policy priority is to launch a functional literacy campaign for SHG members, as the non-literacy rate is very high at 60%, coupled with capacity-building interventions. There remains potential for the creation of new SHGs. Members can be nominated to local government institutions to enable them to represent the interests and concerns of women and children.

Key Words: Social Inclusion, Scheduled Castes, Self-Help Groups, Telangana, Women, Empowerment.

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Introduction

The issues of poverty, inequalities, social exclusion, and the marginalization of social groups are interrelated and mutually reinforcing; and, addressing them requires an integrated approach. Promoting social inclusion is among the key objectives of public policies in the modern world (Oxoby, 2009). Social inclusion refers to access to meaningful societal opportunities to enhance one's life chances (Kelly, 2010). These opportunities include employment, housing, education, social services, and social protection. Social inclusion is significant, especially from a neoliberal perspective, as it implies people's willingness to access resources and facilities in society rather than imposing any benefits on them (Oxoby, 2009). This is underscored by the significance of various public policies in enhancing social inclusion (Dwyer & Hardill, 2011).

In India, the exclusion and inclusion of social groups are deeply embedded within socio-economic structures, historical processes, governance practices, and the dynamics of globalisation. Women, particularly Scheduled Caste (SC) women, have been excluded from the development process for centuries. The socially embedded nature of their exclusion is primarily due to the processes of unequal access to different institutional domains that reinforce, rather than offset, each other, creating situations of deep-rooted disadvantage. In the context of institutions such as SHGs, the initiatives to combat social exclusion essentially emanated from governments, with civil society organisations such as the SEWA offering different models of mobilising women for their empowerment (Bala Ramulu, 2021).

Over the past four decades, state interventions in the development process have increasingly focused on organizing women into Self-Help Groups (SHGs). This institutional strategy aims to advance social inclusion for women who are socially and economically disadvantaged, particularly those in rural areas. The concept of social inclusion is used to describe the interventions to mitigate social exclusion. It is about enabling people or communities to participate in society fully. According to Fourie (2007), social inclusion encompasses all interventions and policies to promote equality of opportunity for people from diverse backgrounds and all socially excluded groups. It is understood as a process by which efforts are made to ensure equal opportunities for all, regardless of their background, so that they can achieve their full potential. This multi-dimensional process seeks to create conditions that enable the full and active participation of every member of society in all aspects of life, including civic, social, economic, and political activities and involvement in decision-making processes. Social inclusion is also understood as how societies combat poverty and social exclusion (United Nations, 2009).

According to the World Bank, social inclusion is an integral part of—and vital to—achieving the twin goals of ending extreme poverty and boosting shared prosperity. It is the process of improving the terms on which individuals and groups take part in society—improving the ability, opportunity, and dignity of those disadvantaged based on their identity; the act of making all groups of people within a society feel valued and essential; and the provision of certain rights to all individuals and groups in society, such as employment, housing, health care, education, capacity building, and so on.

Given this broad theoretical framework, this working paper explores the effectiveness of the institutional strategy of the Scheduled Caste Self-Help Groups (SHGs) in realising social inclusion of historically marginalised women and its interface with other social policies of the Government of Telangana. The paper is presented in four sections. The first section deals with the concept of SHGs, and the second section focuses on the performance of SHGs across the districts in Telangana. The third section deals with significant findings; and the fourth section contains conclusions and recommendations.

Context of the Study

Women's self-help groups (SHGs) have emerged as an effective policy instrument to achieve social and financial inclusion, not only in India but also across the globe. In addition to governments, SHGs are also promoted by other actors such as non-governmental organizations (NGOs), multilateral agencies, financial institutions, and corporate entities to empower economically and socially disadvantaged women, particularly in rural areas. SHGs are informal associations of women from similar socio-economic backgrounds who come together to address their common interests, ranging from everyday concerns to well-being enhancement. In India, the concept of SHGs was inspired by Prof. Yunus's Grameen Bank model and has emerged as the world's most successful institutional network of women-owned community-based microfinance institutions by 1984. It was in 1986-87 that the National Bank for Agriculture and Rural Development (NABARD) officially initiated the concept, aiming primarily to extend institutional credit to poor women within these groups. In 1990, the Reserve Bank of India allowed Self-Help Groups (SHGs) to create savings accounts and acknowledged them as an alternative credit flow paradigm (Dev, 2006). However, their genesis can be traced to the formation of SEWA (Self-Employed Women's Association²) in 1972.

2 The Self-Employed Women's Association (SEWA) is the single largest national trade union centre in India for women workers of the informal economy. The SEWA was founded by Elaben Bhatt on 12th April, 1972.

SHG is a registered or unregistered group of micro-entrepreneurs with homogeneous social and economic backgrounds who voluntarily come together to save small amounts regularly, mutually agreeing to contribute to a common fund and meet their emergency needs on a mutual help basis. It aims to improve women's economic development, create a facilitating environment for their social transformation, and reduce gender-based discrimination at work and in the household (Venkatesh & Kala, 2010). SHGs practice the *Panchasutra* of regular meetings, regular savings, regular inter-lending, timely repayment, and keeping books of accounts to access bank loans. These groups have played a significant role in social mobilization, financial inclusion, livelihood enhancement, and social inclusion.

Review of Literature

In India, the concept and operations of SHGs are close to four decades old (1986-87 to 2024-25) and need to be evaluated to identify the constraints and challenges they face in bringing social inclusion. In this regard, a literature review on women's Self-Help Groups (SHGs) is crucial as it provides insights into their socio-economic empowerment and the role SHGs play in enhancing women's status in society and family, promoting savings habits, and facilitating income-generating activities. The studies on the functioning of SHGs reveal a mixed opinion. Some studies argue that the SHG model in India can be called a home-grown model. The groups are mobilized by promoting institutions based on self-help, self-management, self-responsibility, and self-reliance. They have made significant strides in poverty alleviation and women's empowerment. They have provided access to finance, built livelihood opportunities, and fostered social inclusion, allowing women to exchange experiences and ideas over and above social participation by members, especially women (Tilekar et al. 2001).

The SHGs employ a group-based approach that enables poor women to collect capital through small savings and facilitates their access to formal credit facilities (Shylendra et al. 1998). Women have become proactive and their self-esteem and access to institutions have significantly improved as a result of their participation in SHGs. More investment in economic activities is made through credit obtained from SHGs. This has helped women reduce their dependence on moneylenders. They have added value to occupational diversification at the household level (Galab et al. 2003). The SHG programme has improved living standards in rural areas. It achieves its goal through economic activities and continued earnings (Roy, 2011). Though the formation of SHGs was essentially aimed at financial inclusion and economic empowerment,

later on the women have taken initiatives to address social and governance issues as well (Puhazhendhi et al. 2001). In rural areas, women's self-help groups (SHGs) can build prospective entrepreneurs by developing and enhancing their decision-making capabilities and building on their strengths and confidence (Vadde et al. 2014). Additionally, women command more respect, they get due importance, and have a rightful place in the family. Their involvement in family decisions has been substantially enhanced (Dadhich et al. 2001).

Jerinabi (2006) points out that women entrepreneurs are efficient in their administration. A new model has been developed by a women's self-help group called Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika), located in Dholpur district of Rajasthan. The program's five principles of Rajeevika (weekly meetings, weekly savings, internal borrowing, loan repayment, and accounting) are the basis. The practices have significantly increased the market penetration of SHG products and helped rural women of Rajasthan become experts in activities related to rural income generation (*The Hindu*, 2024). Savitha and Rajashekar (2012) evaluated the role and functions of self-help groups in women's self-reliance and found that they have contributed to women's empowerment. Women should be trained in technical knowledge and marketing techniques to establish enterprises for greater sustainability (Paramanandam & Packirisamy, 2015). The SHG training program should include a module on entrepreneurship, focusing on identifying opportunities, developing business ideas, planning operations, marketing, and financial management (Singh et al. 2024).

Studies show that women's SHG membership leads to improved social and economic outcomes, including increased income, expenditure, savings, asset possession, children's well-being, girls' education, household decision-making, and women empowerment (Rahman, 1986; Hashemi et al. 1996; Hulme & Mosley, 1996; Khandker, 1998; Pitt et al. 1998; Steele et al. 1998; Goetz, 2001; Kabeer, 2001; Pitt et al. 2003; Mayoux, 2006; Moyle et al. 2006; Swain & Wallentin, 2009; IRMA, 2017; De Hoop et al. 2019). The NABARD has recognised this program as a unique initiative, transforming the lives of millions of rural women and contributing significantly to their empowerment. Datar and Prakash (2004) argue that the SHGs are functioning well in acquiring knowledge and skills through training in India. However, they still need to start up income-generating activities, which are crucial for women.

Meenakshi (2006) argues that women have become aware of the roles and responsibilities they have to play in society. The SHGs trained the women to maintain punctuality in

organizing group meetings, awareness programmes on welfare schemes, and training programmes. Women have had broad exposure in society and performed their roles for the development of the community at the village level. Goetz (2001) argues that apart from looking after household activities, women have established a social network and empowered business establishments. Veena (2005) points out that the loan amount provided by SHGs to the rural poor has laid a platform for the overall development of their families. Some wage labourers have become small entrepreneurs and are able to repay the loans regularly.

The widespread formation of SHGs in rural areas has empowered women in various ways, particularly by boosting their confidence in helping their families escape poverty. SHGs have played a pivotal role in empowering women (Rao, 2004). Oommen (2008) states that a correlation between SHGs and local politics was found through membership in SHGs. Lalitha and Nagarajan (2004) observed that in rural areas, women's participation in SHGs has laid a foundation for building confidence among women and enabled them to acquire leadership qualities, which helped them contest local body elections and represent the local community's interests. However, studies have also identified barriers and challenges encountered by women in gaining access to government funds and institutional finance. Rao (2004) analyzed the existing formal financial institutions that still need to provide financial aid to the weaker sections of society because the poverty levels among the underprivileged sections remained high in rural areas.

The State Context: Scheduled Castes in Telangana

This section provides a brief overview of social stratification in Telangana, focusing on the Scheduled Castes; it presents the study's key objectives and methodology. The context provided in this section also includes the Scheduled Castes Special Development Fund (SCSDF) of Telangana (the SC Sub-Plan) and some basic data about SHGs in Telangana and at the all-India level.

Telangana is the twelfth-largest state in terms of the country's geographical area and population size. It is south to north India and north to south India, consisting of people with a diversity of cultures representing all states of the country; in a way, it is a microcosm of Indian society. The state capital, Hyderabad, lies in the Deccan Plateau, rises to an average height of 536 mts above sea level, and is less prone to earthquakes. The social stratification of Telangana State has undergone significant and visible shifts since its formation in 2014 out of the erstwhile Andhra Pradesh. The proportion of

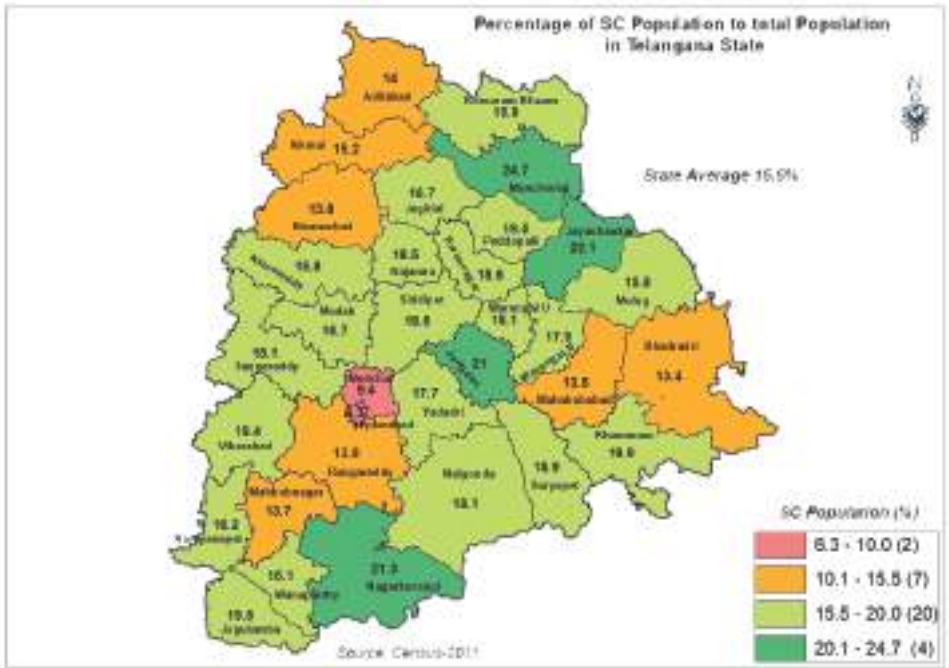
the marginalized social segments, that is, the Scheduled Tribes, Scheduled Castes, Backward Castes, and religious minorities, has climbed to over 80% of the population. The Scheduled Castes constitute 15.45% of the state's population, the same proportion as that of the combined Andhra Pradesh. The proportion of the SC population in Telangana is 1% lower than the national proportion of 16.6%.

According to the 2011 Census, Telangana's Scheduled Caste population is 54.09 lakhs; males constitute 26.93 lakhs and females 27.16 lakhs. The Scheduled Caste population is spread across all 33 districts of Telangana. There are 769 Gram Panchayats in which the share of the SC population exceeds 40 percent of the total population. There are 59 sub-castes among the Scheduled Castes in Telangana. However, the Madigas constitute the largest sub-caste among the SCs, followed by the Malas; they comprise 60% and 28% of the state's SC population respectively. The numerically leading Madiga and Mala sub-castes are spread across all districts. The list of SC sub-castes in the state is presented in the footnote.³

The SC population in Telangana is predominantly rural, with 75.3% living in rural areas. In absolute numbers, Rangareddy district has the highest SC population (3,34,337), followed by Nalgonda, Khammam, Sangareddy, and Medchal districts. Mulugu district has the lowest SC population of 46,473. Regarding the proportion of the total population, Mancherial district has the highest percentage of Scheduled Castes at 25% (see Figure 1), while Hyderabad has the lowest at 6.3%. In 24 districts, the SC population proportion is higher than the state average. The SC population is predominantly rural in almost all of the newly formed districts.

3 1. Adi-Andhra; 2. Adi-Dravida; 3. Anamuk; 4. Aray Mala; 5. Arundhatiya; 6. Arwa Mala; 7. Bariki; 8. Bavuri; 9. Beda (Budga) Jangam; 10. Bindla; 11. Byagara or Byagari; 12. Chachati; 13. Chalavadi; 14. Chamar, Mochi, Muchi, ChamarRavidas, ChamarRohidas; 15. Chambhar; 16. Chandala; 17. Dakkal, Dokkalwar; 18. Dandasi; 19. Dhor; 20. Dom, Dombara, Paidi, Pano; 21. Ellamalawar, Yellammalawandlu; 22. Ghasi, Haddi, Relli, Chanchandi; 23. Godari; 24. Gosangi; 25. Holey; 26. HoleyDasari; 27. Jaggali; 28. Jambuvulu; 29. Kolupulvandlu, Pambada, Pambanda, Pambala; 30. MadasiKuruva, MadariKuruva; 31. Madiga; 32. MadigaDasu, Mashteen; 33. Mahar; 34. Mala, Mala Ayawaru; 35. Mala Dasari; 36. Mala Dasu; 37. Mala Hannai; 38. Malajangam; 39. Mala Masti; 40. Mala Sale, Nethani; 41. Mala Sanyasi; 42. Mang; 43. MangGarodi; 44. Manne; 45. Mashti; 46. Matangi; 47. Mehtar; 48. MithaAyyalvar; 49. Mundala; 50. Paky, Moti, Thoti; 51. Pamidi; 52. Panchama, Pariah; 53. Relli; 54. Samagara; 55. Samban; 56. Sapru; 57. Sindhollu, Chindollu; 58. Yatala; 59. Valluvan.

Figure 1: Percentage of SC Population to Total Population in Telangana Districts



The state-level percentage of children among the SCs in the state is 10.8 percent. The literacy rate among the SCs in the state is 59%; there is a considerable gap between the male literacy level (68%) and the female literacy level (50%). The proportion of total workers among the state's SCs is 50.4%, indicating a relatively high work participation rate, and the remaining 49.6% are non-workers. In contrast to the Adivasis, who are mostly confined to certain geographical regions, the SCs are part of the mainstream social system. As a result, the SCs, being at the bottom of the social hierarchy, have experienced segregation, discrimination, and exclusion, which deprived them of equitable access to productive assets, education, health, basic infrastructure, and governance structures.

Policy Interventions for Scheduled Castes

After the formation of Telangana on 2 June 2014, the state government has accorded top priority to the development of Scheduled Castes. The Department of Social Welfare was renamed as the Scheduled Castes Development Department, and it was designated as the Nodal Department to coordinate and monitor the implementation of various schemes, reflecting the priority given by the state government to ensuring all-around development of the Scheduled Castes. Various innovative schemes such as Dalit Bandhu/

Bharosa, purchase of agricultural land, Kalyana Lakshmi, residential degree colleges and schools, Aasara/Cheyutha Pensions, piped drinking water to households, health-oriented schemes such as Nutrition Kit, Sanna Biyyam (fine rice) to hostels, investment support scheme for farmers through a transfer of Rs 15,000 per acre, irrigation infrastructure, and other community-oriented infrastructure schemes are notable among the initiatives taken by the State Government for the development of SCs.

In 2017, the Government of Telangana enacted *The Telangana State Scheduled Castes and Scheduled Tribes Special Development Fund (Planning, Allocation and Utilization of Financial Resources) Act, 2017*. The Act aims to ensure accelerated development of SCs and STs, emphasizing equality, economic, educational, human development, security, and social dignity, and promoting equity among SCs and STs. Each year, a dedicated budget is prepared for the development of Scheduled Castes by making the mandatory annual resource allocation that is proportionate to the population of SCs in the state.

SHGs in India

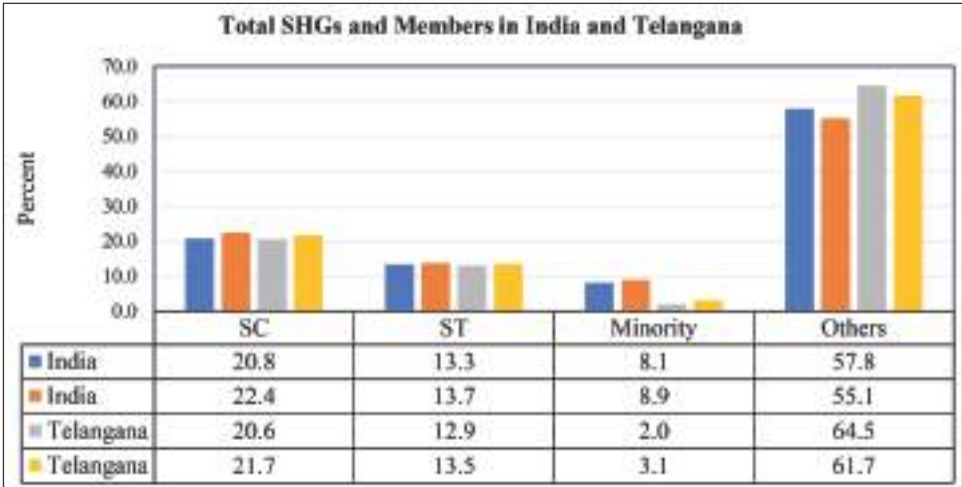
There are 84.10 lakh SHGs in India with a membership of 8.83 crore. Among central states, West Bengal has the highest number of SHGs, with 10.8 lakhs and a total of 1.1 crore members, followed by Bihar, with a total of 10.05 lakhs and 1.21 crore members, and Andhra Pradesh has 8.5 lakh SHGs. The lowest number of SHGs is found in Himachal Pradesh, with 43,489 groups and a membership of 3.47 lakh, followed by Punjab, with 46,798 SHGs having 4.54 lakh members, and Haryana has 58,900 SHGs with a total membership of 5.88 lakh. Regarding the Scheduled Caste SHGs in India, there are 17.48 lakh (20.8%) SHGs with a total membership of 1.97 crore (accounting for 22.4%). Among major states, West Bengal has the highest number of SC SHGs, with 3.42 lakhs (31.5%) and a total of 36.40 lakh (32.9%) members, followed by Bihar, with a total of 2.4 lakh SHGs (23%) and 29.8 lakhs (24.6%) members. The lowest Scheduled Caste SHGs are found in Himachal Pradesh, with 12,407 SHGs, with a total membership count of 1.03 lakh (30.2%), followed by Jammu and Kashmir, with 9,672 SHGs having 82,855 (12.5%) members (See Annexure 1 and 2.) (Rural Development Department, GoI).

SHGs in Telangana

Telangana has 4.13 lakh SHGs, with 40.7 lakh members. Nalgonda district has the highest number of SHGs, 27,809, followed by Khammam, which has 24,499 SHGs. The lowest number of SHGs are found in Medchal Malkajgiri district, with 3,097

groups, followed by Mulugu with 6,550. In Telangana, 85,242 SHGs (20.6% of all SHGs) belong to the Scheduled Caste community, having 8.84 lakh members (21.6% of all SHG members in the state). Khammam district has the highest number of SC SHGs, with 6,371 (25.5%) and a total of 62,692 (26.4%) members, followed by Nalgonda with 5,705 SHGs (20.4%) and 58,299 members (20.4%). Similarly, the lowest number of SC SHGs are found in Medchal Malkajgiri, with 512 SHGs (16.5%) and 5,585 (18.6%) members, followed by Mulugu district, which has 1,008 SHGs (15.6%) with 9,549 (16.6%) members (see Annexures 3 and 4) (Rural Development Department, GoI).

Figure 2: Total Number of SHGs and Members in India and Telangana



Source: www.nrhm.gov.in

SHGs: The Society for Elimination of Rural Poverty (SERP), Government of Telangana, is a specialized support organization responsible for facilitating the social mobilization of poor women in 30 rural districts of the state. It facilitates the formation of SHGs and their federations, contributing to women’s empowerment. Telangana has 4.13 lakh SHGs with 40.7 lakh members spread across 12,769 villages. The federating structures of the SHGs are categorized into three groupings: Village Organizations (VOs), Mandal Samakhya (MSs), and Zilla Samakhya (ZSs). The Community-Based Organizations (CBOs) network assists women in leveraging and advancing financial inclusion. This has broadened to encompass land-based livelihoods, skill development, livelihood assistance, access to government schemes, and efforts to enhance health and educational outcomes.

Need for the Study

An empirical study of Scheduled Caste Self-Help Groups (SHGs) in Telangana state is crucial to understanding these groups' specific challenges and opportunities. Such an analysis can provide deep insights into the functioning of SHGs and their role in empowering historically marginalized communities. Such studies are particularly relevant in understanding the interface between the SC community and their SHGs in promoting the socio-economic development of the SCs in the state, particularly in making their livelihoods sustainable. It can also help tailor interventions that address the unique needs of the Scheduled Caste population within the SHG framework. In this context, a comprehensive survey of the SC community was conducted across 33 districts of the state. This working paper focuses on the Self-Help Groups comprising SC members and the policy implications emerging from the empirical study.

Key Objectives

1. To assess the socio-economic status of the Scheduled Caste Self-Help Groups.
2. To assess the functioning and performance of SHGs.
3. To assess the impact of SHGs on household well-being, household and group-level income-generating activities, and women's empowerment.
4. To document the policy implications and come up with recommendations to further strengthen the SHGs

Methodology

The working paper draws on primary data collected under an extensive survey, that is, the *Baseline Survey of the Scheduled Caste Community in Telangana State: Mapping of Data and Resources on a Spatial Domain*, which was carried out in 2023. The study was conducted with a sample of 10,213 SC households spread across all 33 districts of Telangana State. A multi-stage stratified random sampling design was adopted for the selection of sample households spread over rural and urban areas of 33 districts of the state in the ratio of 3:1. The survey stratification also ensured that the sample included all major sub-castes of the Scheduled Castes category in the state. Due weightage was given to the sub-castes within the SC category based on their population shares, where 65% of the households were selected from the Madiga community, 26% of the households were selected from the Mala community, and 9% of the households were selected from the cluster of other minor sub-castes. The map (see Figure 3) illustrates 400 (300 rural + 100 urban) sample locations covered by the survey.

The study employed a mixed-method approach consisting of quantitative and qualitative techniques to collect data at the household and community levels. Participatory Rural Appraisal (PRA) was integral to the study's qualitative methodology. Primary data was collected through a tailored GIS (Survey 123) app developed by the project partner. The data was collected through the computer-assisted personal interviews (CAPI) method and uploaded to the cloud immediately after the completion of the survey.

Instruments of the Survey

The data and information required for the survey were captured through a combination of tools. It employed two core tools: (1) *Household Schedule* (converted into a GIS app), capturing quantitative household-level and member-wise data. (2) *Village/Community Schedule*, which was used to capture data on resources and infrastructure available at the community level. Additionally, qualitative methods such as focus group discussions (FGDs) and key informant interviews (KIIs) were used to gain insights into the livelihoods of the SC community across a range of dimensions. Therefore, quantitative tools were complemented with qualitative techniques to arrive at the findings related to the interface between SHGs and livelihoods. The study's results concerning three categorical variables were discussed based on relevance. The working paper used certain policy-relevant categorical variables to present the relationships between the core variables through cross-tabulations; these include: caste strata or groupings among the SCs (Madiga, Mala, and Other Sub-Castes), location (rural-urban), and household income quintiles. The results are presented through descriptive statistics.

District	Sample Villages/wards		
	BOHRA	NON-BOHRA	TOTAL
Adilabad	9	2	9
Adilabad-I	9	4	30
Agartal	8	1	12
Agartal-I	8	1	8
Agartal-II	8	1	7
Agartal-III	8	8	8
Kamarnadi	11	4	12
Bachmanpur	21	2	18
Alamgiri	17	3	20
Alamgiri-I	7	1	9
Alamgiri-II	7	1	9
Alamgiri-III	8	2	30
Alamgiri-IV	8	9	18
Alamgiri-V	8	8	9
Alamgiri-VI	8	20	12
Alamgiri-VII	8	8	1
Alamgiri-VIII	13	1	16
Alamgiri-IX	18	4	22
Alamgiri-X	8	8	9
Alamgiri-XI	7	1	9
Alamgiri-XII	13	1	16
Alamgiri-XIII	7	4	11
Alamgiri-XIV	7	1	9
Alamgiri-XV	16	9	21
Alamgiri-XVI	16	4	20
Alamgiri-XVII	13	4	18
Alamgiri-XVIII	14	2	16
Alamgiri-XIX	12	1	12
Alamgiri-XX	8	1	7
Alamgiri-XXI	8	1	30
Alamgiri-XXII	8	8	18
Alamgiri-XXIII	8	1	30
Alamgiri-XXIV	8	10	18
Total	280	180	460

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graph TD
    A[Telangana (33 - Districts)] --> B[NORTH ZONE (10 - DISTRICTS)]
    A --> C[SOUTH ZONE (12 - DISTRICTS)]
    A --> D[CENTRAL ZONE (11 - DISTRICTS)]
    
    B --> B1[Akshat  
Kamam  
Rames  
Arifabad  
Machilal  
Narml  
Nizamabad  
Kamareddy  
Jaghal  
Peddapet  
Kadapa  
Kopara  
Sardula]
    
    C --> C1[Hydabad  
Kamareddy  
Medchal  
Malkajgiri  
Vijayabad  
Mahabubnagar  
Jaghal  
Gadwal  
Vijayapuri  
Narml  
Nalgonda  
Vidula  
Dharmapuri  
Nagarkurnool  
Sardapet]
    
    D --> D1[Samardully  
Medak  
Siddipet  
Angola  
Kamamkonda  
Warangal  
Jyothibam  
Bhupatpally  
Malkajgiri  
Mahabubnagar  
Bhadrachalam  
Khammam]
    
    B1 --> E[Total Sample Locations - 400]
    C1 --> E
    D1 --> E
    
    E --> F[Rural Locations - 200]
    E --> G[Urban Locations - 200]
    
    F --> H[Rural Sample HHs - 7640]
    G --> I[Urban Sample HHs - 2573]
    
    H --> J[Total Sample HHs - 10213]
    I --> J
    
    J --> K[Matriga HHs - 408]
    J --> L[Mda HHs - 3501]
    J --> M[Other Sub-Castes HHs - 811]
    J --> N[Total Eligible SHG HHs - 3064]
  
```

Findings from the Baseline Survey

This section, at the outset, contextualizes the survey results by presenting the findings related to the basic demographics and the livelihoods profile of the SC members of SHGs, such as age profile, educational status, marital status, primary and secondary occupations, incomes from primary and secondary occupations; this is followed by the SHG-related findings, such as the membership profile of SHGs, year of SHG formation, SHG leadership, maintenance of books, training status regarding group management and bookkeeping, borrowings, purposes for which the loans were used, repayment status, adequacy of loans, status with respect to income-generating activities, readiness to start enterprises, and key dimensions related to the empowerment of SHG women.

Membership in SHGs

The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) states that at least one member from each identified rural poor household, preferably a woman, is brought under an SHG, with the ultimate target of 100 percent coverage of the Below Poverty Line (BPL) families. A section of the members (30%) who are poor but not on the BPL list are also allowed to join the groups. The baseline survey found that of the 10,213 households surveyed, 5,004 households have been covered under SHGs. Of the 5,004 households, 4,933 (98%) have at least one SHG member, and the remaining 71 households (2%) have more than one member. In rural areas, 99% of the surveyed households have one member, while in urban locations, 2% have more than one member in SHGs. Concerning the sub-castes among the SCs—the Madiga, the Mala, and other sub-caste cluster—98% of their households were found to have at least one member in SHGs. This indicates that, over the years, the inclusion of women in SHGs has almost been universalized, a positive trend regarding women's empowerment.

Age Profile of SHG Members

Age is an important eligibility criterion for becoming a member of an SHG because persons falling under the category of dependents or minors are not considered for membership. The survey results indicate that nearly half (45%) of the total 5,075 members are over 41 years, and almost one-fifth (19%) are aged between 21 and 30. In rural areas, 44% of the members are above 41 years old, and the equivalent proportion for urban areas is 47%. By contrast, there is some variation among the sub-castes of

the SC category⁴. As for the Madiga community, 44% of the members are above 41 years of age, and almost a fifth (19%) are in the age group of 21 to 30. Among the Mala community, half (50%) of the SHG members are above 41 years, and 17% are in the age group of 21-30. In the other sub-castes, 37% of the members are above 41, followed by 29% who fall under the age group of 21-30 (see Table 1). The study findings show that only eligible women have been mobilised into SHGs to empower them economically and socially.

Table 1: Age Profile of SHG Members by Location and Sub-Castes
(all figures are %)

Age Group	Rural	Urban	Madiga	Mala	Other sub-castes	All
Between 21 and 30 Years	19.7	17.6	18.8	16.8	29.1	19.1
Between 31 and 40 years	35.9	35	37.1	32.9	33.8	35.7
Above 41 years	44.4	47	44.1	50.3	37.1	45.2

Source: Primary data (baseline survey)

Educational Status of SHG Members

Educational stages are subdivisions of formal learning, typically encompassing early childhood, primary, secondary, and tertiary education. The study examined the educational attainments of SHG members belonging to the SC community. It found that over half (61%) of the SHG members are non-literate, with 15% having completed secondary education. Only 1% have completed postgraduate studies, while 3% hold a bachelor’s degree. Among rural members, the non-literacy rate is higher at 63%, and only 3% have completed undergraduate education. In urban areas, the literacy rate is slightly better, with 56% reporting as non-literate, and just 1% being graduates.

A comparison between the sub-castes shows that among the Madiga community, close to two-thirds (63%) of the members are non-literate, and only 1% have completed postgraduate studies. As for the Mala community, nearly three-fifths (56%) are non-literate, and only 1% possess a postgraduate degree. Among the other sub-castes, 56% are non-literate, while 2% have completed postgraduate studies. Regarding the household income quintiles, the bottom quintile has the highest proportion of non-

4 For this working paper, all sub-castes of the SC category were divided into three groups or strata - Madiga, Mala, and other sub-castes. Madiga is the largest sub-caste, followed by Mala; and other minor sub-castes make up only around 10% of the SC category in the state.

literate at 71%. However, rising income levels appear to have had only a limited impact on educational levels, as the non-literacy rate does not show significant variation among the higher income quintiles (see Table 2). Additionally, compared to other sub-castes, the share of non-literates is considerably higher among the Madiga community, and the percentage of graduates and postgraduates is higher among the other sub-castes compared to the Madiga and Mala communities. Interactions with the SHG members reveal that the non-literate members generally recognise the importance of education. Some members have become neo-literates, having learned to write their names and recognize the Telugu alphabet.

However, the National Literacy Mission (NLM) (Sakshar Bharat) was launched in 1998 to impart functional literacy to non-literate adults who have lost the opportunity and have crossed the age of formal education. In this regard, the role of district officials is vital in creating awareness among adults to educate themselves and access the facilities the government provides for literacy promotion programs.

Table 2: Educational Status of SHG Members (all figures are %)

Level of Education	Rural	Urban	Madiga	Mala	Other sub-castes	Household Income Quintiles					All
						1	2	3	4	5	
Non-literate	62.7	55.8	63.0	56.3	55.9	70.8	55.6	55.4	56.8	68.0	60.7
Primary	8.4	3.3	6.5	7.3	9.5	4.2	7.0	7.9	8.5	6.7	7.0
Upper Primary	5.7	4.4	4.6	7.3	5.0	5.4	4.5	5.4	5.1	6.5	5.3
Secondary	13.1	20.4	15.0	15.5	16.5	11.5	18.5	19.0	16.0	9.7	15.2
Intermediate	6.4	9.7	6.7	9.1	7.0	4.1	11.1	8.0	8.0	4.4	7.4
Diploma	0.1	0.1	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.2	0.1
Undergraduate	2.7	5.1	3.2	3.6	4.5	2.1	2.7	3.8	4.6	3.4	3.4
Postgraduate	0.9	1.2	0.9	1.0	1.6	1.9	0.7	0.5	1.1	1.1	1.0
Total	100 (4155)	100 (920)	100 (3310)	100 (1318)	100 (447)	100 (751)	100 (1074)	100 (1053)	100 (1119)	100 (1078)	100 (5075)

Source: Primary Data (baseline survey, 2023)

Marital Status

The marital status of SHG members is an important variable as it can have a significant bearing on the group’s functioning and can impact the member households. The statuses covered in the survey include unmarried, married, divorced, and widowed. SHGs are

typically more inclusive of married women because they require increased support and financial inclusion due to their responsibilities and commitments. The members are predominantly (83%) married, and only 1% are divorced or separated. In rural areas, 86% are married, and only 1% are divorced or separated. In urban areas, 77% are married, and only 2% are divorced or separated.

As for the sub-castes within the SC category, 85% of the Madiga community members are married, while only 1% are unmarried. Among the Mala community, 76% are married, whereas only 1% are divorced or separated. As for other sub-castes, 88% are married and only 1% are divorced or separated.

Primary Occupation of SHG Members

The survey captured data on the core economic activities pursued by the Scheduled Caste SHG members to understand their livelihood profile. The livelihoods profile reflects the income sources of households, the relative importance of different occupations, and their overall standard of living. Data was collected on both primary and secondary activities. The primary occupation refers to the activity from which the member derives the highest income, or a higher income if the member pursues more than one occupation. The livelihood pattern of the SHG women is presented in Table 3, highlighting the core occupations in which they are engaged. It demonstrates the overarching significance of wage employment-based livelihoods, in which wage employment in the farm sector is pursued by 44.3% of the working SHG members, followed by 33% in business (including self-employment and household industry). Interestingly, salaried women (in government and private sectors) account for 7.5% of the SHG members. In rural areas, more than half of women (52.1%) are engaged in agriculture, including wage work under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

In urban areas, 43% of SHG members are engaged in petty business or self-employment. Moreover, a fifth of them are non-workers, while 17% of them are salaried. Regarding sub-castes among the SC community, 47.3% of Madiga members are engaged in agricultural labour. Regarding household income quintiles, nearly 50% of women from poorer quintiles (quintiles 1 and 2) are engaged in wage employment in the farm sector. Most SHG members from rural areas depend on agriculture and allied activities as their primary source of income. In urban areas, self-employment (business) is the leading source of their livelihoods. Regarding sub-castes, a higher proportion of the Madiga community members work as agricultural labourers compared to those from

the Mala and other sub-castes. The percentage of non-workers is higher among the Mala community than the Madiga and other sub-castes. Interestingly, the percentage of non-form workers is higher among the other sub-castes than among the Madiga and Mala communities, as the other sub-castes primarily depend on self-employment and non-agricultural activities.

Table 3: Primary Occupation of SHG Members by Location, Sub-Caste, and Income Quintiles (% of workforce engaged in respective activity)

Primary Occupation	Rural	Urban	Madiga	Mala	Other sub-castes	Quintiles					All
						1	2	3	4	5	
Agri Labour (including work under MGNREGA)	52.1	9.2	47.3	38.3	39.6	49.0	48.9	46.5	40.8	38.0	44.3
Business (including self-employed & household industry)	30.9	42.6	30.5	37.9	37.4	29.0	30.8	34.7	33.6	35.7	33.0
Non-farm casual worker	4.4	9.9	5.1	4.7	9.2	5.1	4.9	4.7	6.3	5.7	5.4
Not Working	6.5	19.9	8.4	10.3	8.9	14.0	10.0	7.7	7.5	7.1	8.9
Remittances	0.1	0.2	0.1	0.2	0.2	0.1	0.1	0.0	0.2	0.3	0.1
Salaried (Govt + Private)	5.4	17.1	8.0	7.5	3.8	2.1	4.8	5.3	11.0	12.5	7.5
Skilled workers	0.6	1.1	0.5	1.1	0.9	0.7	0.5	1.1	0.6	0.6	0.7
Total	100	100	100	100	100	100	100	100	100	100	100

Source: Primary Data (baseline survey, 2023)

Secondary Occupation

The survey findings related to the secondary occupations of SHG members indicate that 45% of them did not report a secondary occupation. However, 39.5% of them relied on agricultural wage work, including the work provided under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA). In rural areas,

a higher proportion (47%) of them are engaged in wage employment in the agricultural sector, followed by self-employment, in which 13% of SHG members are engaged. In urban areas, 13% of them—the largest proportion—depend on self-employment and small businesses. Among sub-castes, 41% of members from the Madiga community are engaged in wage employment in agriculture (see Table 4). However, almost 9% of the persons in the age group of 15-64 are not working. The proportion of SHG members relying on wage employment does not vary much across income quintiles. However, a discernible pattern emerges regarding self-employment, in which the proportion of self-employed members steadily rises with income levels.

Table 4: Secondary Occupation of SHG Members by Location, Sub-Caste, and Income Quintiles (% of workforce engaged in respective activity)

Secondary Occupation	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Agri Labour (including work under MGNREGA)	46.7	1.8	40.6	38.5	34.4	41.4	39.4	40.6	36.7	40.2	39.5
Business (including self-employed & household industry)	12.9	11.8	12.8	13.2	10.6	9.8	12.2	12.7	12.0	15.9	12.7
Non-farm casual worker	2.1	1.9	1.6	3.0	2.5	2.2	2.1	1.3	2.2	2.4	2.0
Not working/ no secondary occupation	37.7	83.9	44.5	44.6	50.6	46.0	46.0	44.9	48.2	40.5	45.0
Remittances	0.2	0.3	0.2	0.1	0.5	0.5	0.0	0.1	0.2	0.3	0.2
Salaried (Govt. + Pvt)	0.3	0.1	0.2	0.3	1.0	0.0	0.0	0.2	0.4	0.7	0.3
Skilled workers	0.2	0.3	0.2	0.3	0.5	0.2	0.3	0.2	0.4	0.1	0.2
Total	100	100	100	100	100	100	100	100	100	100	100

Source: Primary Data (baseline survey, 2023)

Annual Average Income from Primary Occupation

This section presents the survey results regarding the average household incomes derived from primary and secondary activities of household members. The mean incomes reported here are from the SHG member households based on the respective activities (reported in the preceding section); the incomes are laid out in Table 5. In rural areas, self-employment and business activities yield the highest mean incomes (Rs 2,79,103); in fact, the returns are higher than the average incomes from salaries, which stand at Rs 2,29,611. By contrast, for their urban counterparts, rental income and remittances represent the highest mean income of Rs 3,20,000, closely followed by salary income of Rs 3,03,507.

When the SC sub-castes are compared, there is no income variation between the Mala and the Madiga communities with respect to wage employment in the farm sector. However, the other sub-castes derive a lower mean income from this activity. Nevertheless, the salaries of the Mala community are higher than those of the other sub-caste groups. A broad trend emerges regarding sub-caste-based variations in mean income from primary occupations: the mean incomes from respective activities steadily rise as one moves up the quintile ladder. A similar pattern is evident regarding income variations between the two large sub-castes of Malas and Madigas. The Malas reported higher incomes than the Madigas from the primary sources, such as self-employment, skilled work, remittances, and salaries. The survey findings suggest that non-farm activities yield higher incomes for the SHG member households than farm activities.

Annual Average Income from Secondary Occupation

Regarding the secondary occupation of the SHG households, self-employment stands out as the most important activity as it generates the highest mean income across all categories of households listed in Table 5, with the overall income for the sample being Rs 1,56,660. In terms of productive activities, the SHG member households primarily rely on non-farm wage work as a secondary source of income, from which the workers earn the highest average income.

Overall, remittances and rental income together (Rs 71,350) represent the second-highest source of income for the SHG households. Rural households receive higher average levels of remittances than their urban counterparts as a secondary source of income. The findings show a correlation between secondary income sources and household income quintiles, as the mean incomes steadily rise with household incomes, particularly from relatively stable sources such as salaries, skilled work, and self-employment. As for sub-castes, the Malas earn significantly higher average incomes from salaried work.

Table 5: Average Annual Incomes of SHG Households from Primary Occupation

Primary Occupation	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Agri Labour	41,971	36,354	42,147	42,481	38,808	34,662	34,814	43,820	47,851	48,983	41,977
Business (including self-employed)	279,103	170,561	234,449	265,682	234,335	154,845	153,767	199,927	253,086	365,800	268,884
Non-farm casual worker	61,408	68,237	63,166	65,671	64,540	33,000	50,389	56,714	67,071	86,682	63,969
Others	45,216	122,305	51,846	128,503	36,575	25,007	41,705	50,390	67,275	150,149	67,058
Remittances	97,000	320,000	80,000	87,000	200,000	20,000	6,000	0	144,000	320,000	220,667
Salaried	229,611	303,507	233,365	281,777	481,392	113,250	176,613	199,358	208,885	371,858	296,078
Skilled workers	56,577	70,800	52,889	73,071	51,000	44,200	58,400	38,833	71,571	99,857	60,528

Source: Primary Data (baseline survey, 2023)

Table 6: Average Annual Income of SHG Households from Secondary Occupation

Secondary Occupation	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Agri Labour	5,622	10,000	5,688	5,695	4,864	4,489	5,034	5,505	6,074	6,778	5,625
Business (including self-employed)	134,420	160,708	136,316	115,734	186,683	58,049	159,230	109,519	134,504	161,836	156,660
Non-farm casual worker	54,502	48,333	51,497	52,880	66,429	35,929	57,578	45,000	46,955	70,043	53,415
Remittances	74,083	17,500	79,000	36,000	34,000	23,667	0	30,000	75,000	69,000	71,350
Salaried	45,000	180,000	21,000	88,750	65,000	0	0	56,000	40,500	63,714	55,385
Skilled workers	30,778	16,500	37,800	23,250	14,000	8,000	30,000	14,000	32,250	55,000	28,182

Source Primary Data (baseline survey, 2023)

Differences in Incomes Between SHG Households and Broader SC Households

The survey results pertaining to the average annual household incomes of the Scheduled Caste SHG members and the corresponding figures for the entire study sample (considered as the state average for the SCs) are presented in Table 7. Overall, at the state level, the annual household income of SHG member households is Rs 2,07,621, which is Rs 16,972 higher than the mean income of Rs 1,90,649 for all SC households. Household income data was also disaggregated by certain key categorical variables (household characteristics): location (rural/urban), sub-castes, and gender of the head of the household.

It is evident from the results that there are differences in household incomes with respect to household characteristics and location. The mean income of SHG households in rural areas is significantly higher than that of overall SC households, with a difference of Rs 24,799. A similar trend is observed between the household incomes of male-headed and female-headed households, where the incomes of both male-headed and female-headed households belonging to SHG member households are higher than those of the SC households overall. The income differential for male-headed households is Rs 13,854, while the equivalent figure for female-headed households is Rs 11,241.

A similar pattern emerges when comparing income figures among the major SC sub-castes. In all three sub-castes considered here, the mean household incomes of SHG member householders are higher than those of their counterparts within the SC population in general. For the two numerically large communities of the Madigas and the Malas, the SHG member household income is higher by some Rs 16,000. In contrast, for the numerically small sub-castes, the income differential is much higher at Rs 24,000. The pattern indicates the overall positive impact of SHG membership on household incomes since the income differential is consistent across the categorical variables used to disaggregate the findings.

Table 7: Comparison Between Household Incomes of SHG Households and Broader SC Households by Location, Head of Household, and Sub-Caste (annual mean in Rs)

	SHG Member households	All households	Amount of higher income for SHG households
Rural	204300	179501	24799
Urban	222653	214425	8228
Male-Headed	216057	202203	13854
Female-Headed	150518	139277	11241
Madiga	206771	190179	16592
Mala	214732	199113	15619
Other Sub-Castes	192989	169058	23931
All	207621	190649	16972

Source: Primary Data (baseline survey, 2023)

Year of SHG Formation

SHGs generally pass through three stages in their development process: In the initial stage, group formation includes establishing the group, expanding it, and strengthening it to become an independent entity. In the second stage, capital formation is achieved through revolving funds and skill development, and later, economic activities are undertaken for income generation. This study sought to track the evolution of SHGs, starting with a question about the age of SHGs in terms of the year in which the groups were formed. Nearly half (47%) of the surveyed members conveyed that their group was founded between 2006 and 2015, and 26% reported that the groups were established after 2016. There are rural-urban variations in this respect; the rural SHGs are generally older than their urban counterparts, as half of the rural members reported that their group was formed between 2006 and 2015.

Data disaggregation by sub-castes indicates that most SHGs with “other sub-caste” members were formed after 2006. In contrast, the corresponding proportions are much lower for the numerically large Madiga and Mala sub-castes. The share of older SHGs (formed between 1992 and 2005) with Mala membership is higher (33%) compared to those with Madiga and “other sub-caste” membership, which stand at 25% and 24% respectively. Furthermore, close to a third of the Scheduled Caste SHGs were formed after the formation of Telangana in 2014.

Table 8: Year of SHG Formation by Location and Sub-Caste (all figures are %)

	Rural	Urban	Madiga	Mala	Other sub-castes	All
Between 1992 and 2005	26.3	28.8	25.1	32.6	24.3	27.0
Between 2006 and 2015	49.9	40.5	51.3	38.7	41.2	47.2
After 2016	23.8	30.7	23.7	28.7	34.6	25.8

Source: Primary Data (baseline survey, 2023)

When it comes to the functioning of the groups, an overwhelming 93% of SHG members stated that their group is active and providing the expected services for the members. The remainder stated that their group is inactive. The primary reason cited for the relative inactivity of some SHGs is that uneducated women have lost interest in SHGs and thus stopped conducting meetings, as no activities were taking place beyond savings and credit disbursement. Another contributory factor is that some group members are no longer economically active, resulting in a lack of earnings, and some have migrated out.

SHG Leadership

Leadership refers to the ability of an individual or a group of people to influence and guide followers or members of an organization, society, or team. In this context, the study also captured data about group leader members. The study findings reveal that out of the total respondent members, 20% are group leaders. Interactions with the group members indicate that the group leaders are nominated based on their educational levels, leadership qualities, communication skills, and experience in leading the group. In some instances, only education is considered for nominating group leaders.

Some respondents reported that members with experience in maintaining the books and close relations with bank officials had cheated the group members by misappropriating funds. In such cases, the leaders were expelled from the group and new leaders were elected. Interactions with SHG members reveal that educated members of the group have continued as leaders for several years. The group members also repose their faith in these leaders because they work with dedication and commitment for the growth of the institution (SHG) and the well-being of its members.

Maintenance of Books

Maintenance of books of account refers to the records maintained by an organisation to document the specified financial transactions. Every organization must keep proper books of account. In this context, the study aimed to determine whether group members independently maintain the books or accounts. According to the study's findings, 75.5% of the respondents indicated that their groups could keep the books independently, while the remaining 24.5% relied on others.

Table 9: Self-Reliance Levels of SHGs in Maintaining Books (all figures are %)

Particulars	Rural	Urban	Madiga	Mala	Other sub-castes	All
Yes	77.7	70.2	77.3	74.1	65.3	75.5
No	22.4	29.8	22.7	25.9	34.7	24.5

Source: Primary Data (baseline survey, 2023)

A comparison of rural and urban areas reveals that 78% of SHG members from rural areas and 70% of SHG members from urban areas can maintain accounts independently. Comparison among sub-castes indicates that 77% of the Madiga community members, 74% of the Mala community members, and 65% of members from other sub-castes can maintain the books independently (see Table 9). The findings indicate that a significantly higher proportion of SHGs with predominantly other sub-caste membership depend on educated people of the village/area to maintain the books compared to SHGs with Madiga and Mala members. This is reflected in the following results: 65% of other sub-caste SHGs can keep their books on their own; the equivalent percentages for the Madiga and Mala SHGs are 77% and 74% respectively. Focus Group Discussions with SHGs reveal that the group members with relatively higher qualifications can keep the books. Contrastingly, members from groups with nonliterate and low-educated members rely on others to maintain their accounts. This is evidenced by the fact that literacy levels are lower among the other sub-castes compared to the numerically significant sub-castes.

Table 10: Need for Training in Bookkeeping (all figures are %)

Particulars	Rural	Urban	Madiga	Mala	Other sub-castes	All
Yes	43.9	36.5	43.3	37.5	42.4	41.7
No	56.1	63.5	56.7	62.5	57.6	58.3

Source: Primary Data (baseline survey, 2023)

Training in Maintaining Books

The Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme of the Central Government recognises that for the success of self-employment endeavours and their sustainability, the required skills to run an enterprise successfully are a prerequisite (Ministry of Rural Development, 2005, p. 37). This initiative has been implemented to enhance the capabilities of individual members in group activities. Therefore, training focuses on developing specific skills among members of self-help groups to a desired standard through instruction and practice (Kaur et al. 2017, p. 342).

Every SHG has a bookkeeper to maintain the group’s accounts effectively and transparently, as the accounts include credit and savings transactions. Therefore, it is essential for every member to possess the knowledge and skills required to perform their roles effectively. The study found that 42% of members need training in group management and bookkeeping. Over two-fifths of members in rural areas (44%) and 36% of members in urban areas expressed the need for training. Among sub-castes, 43% of Madiga, 38% of Mala, and 42% of other sub-castes reported that their group members require training (see Table 10). This indicates that some SHGs depend on others to maintain their books, as they are unable to do so themselves, hence, the need for training.

Table 11: Whether SHG Members Use WhatsApp Groups (all figures are %)

Particulars	Rural	Urban	Madiga	Mala	Other sub-castes	All
Yes	9.7	17.2	12.2	11.7	9.6	11.8
No	90.3	82.8	87.8	88.3	90.4	88.2

Source: Primary Data (baseline survey, 2023)

Self-Help Groups’ Access to WhatsApp

Nowadays, mobile communication has become an integral part of everyday life for most Indians, rural areas included. Over the past 10 years or so, social media apps have penetrated even remote areas of the state. WhatsApp stands out in this respect as it can be used by SHG members to manage their groups effectively. It is cost-effective and time-saving, significantly reducing the opportunity costs for the members. The study findings show that 88% of the members do not use WhatsApp groups, but the usage of the app is marginally uneven across rural and urban areas. Close to a fifth of urban members use WhatsApp, while its reach is limited to only a tenth of the members in

rural areas. The variations in access among sub-castes are marginal, with the Madiga and Mala communities reporting slightly better access. In terms of income quintiles, higher-income members have better access to the app, which exceeds the state average.

The findings are a cause for concern as the vast majority of group members do not have access to WhatsApp communication and instead rely on oral communication or normal phone calls. Interactions with SHG members show that the impact of COVID-19 has given a big push to smartphone use, with over 70% of households using them. However, even among some group members who use smartphones, there remains a reliance on face-to-face communication regarding the SHG meetings and other activities. Field observations in Puranapool area of Hyderabad reveal that all SHG members have smartphones. Group leaders said that information about group meetings is disseminated via WhatsApp in Telugu. This ensures near-total attendance at the meetings. They also stated that a Telugu voice message is preferred for posting messages instead of Telugu text messages. All group members have now become familiar with voice-text conversations in Telugu. The interactions indicate that although the vast majority of members have access to smartphones, the utilisation of WhatsApp communication is more prevalent in urban areas than in rural areas.

Frequency of Borrowing

The study also examined the members' financial transactions, specifically the proportion of members who have taken out loans from the SHG and the frequency of borrowing. Most members (82%) borrowed from their groups, and broadly similar levels were reported across locations (rural/urban), sub-castes, and income quintiles. This indicates a high financial reliance on the group and the absorption capacity of the members. Interactions with members show that those with a decent economic status borrow money at regular intervals and repay it regularly. It was also noted that members who repay promptly are encouraged to take out additional loans. Members who have an emergency or urgent need for funds are brought to the attention of the group. Typically, a decision is made through consensus in favour of the needy member, and the required amount is arranged from the group's corpus.

Table 12: Frequency of Borrowing by SHG Members (all figures are %)

Frequency	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Once every 2 years	72.4	81.9	73.7	79.8	71.0	73.4	74.3	70.5	77.2	79.5	75.1
Once every 3 years	4.6	2.3	3.7	2.8	10.5	3.4	2.7	5.5	3.1	5.4	4.0
Once every 6 months	14.9	12.8	15.4	11.4	14.8	15.9	16.1	16.9	13.5	9.1	14.3
Once a year	8.2	3.0	7.3	6.0	3.7	7.3	6.9	7.1	6.3	6.0	6.7

Source: Primary Data (baseline survey, 2023)

The frequency of borrowing is primarily determined by the capacity of SHG members to repay the loan within the stipulated tenure. The survey found that 75% of members access loans every two years, and 4% obtain loans once every three years. In terms of the location of the groups, 72% of the members in rural areas and 82% of them in urban areas stated that they take out loans once every two years. A higher proportion of the Malas takes out loans than the other sub-castes. Furthermore, members from the fourth and fifth income quintiles exhibited a higher frequency of borrowing, indicating the trend that the repayment capacity is a significant factor in this context (see Table 12).

Table 13: Amounts Borrowed by Members (% of members reporting)

Amount in Rs	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Below 50,000	49.2	47.7	47.9	53.9	38.3	53.0	52.4	49.3	42.7	47.3	48.7
Between 50,000 and 1 lakh	46.2	50.0	48.4	43.3	51.2	43.6	44.9	45.2	54.2	47.3	47.3
Between 1.1 lakhs and 2 lakhs	4.1	2.0	3.2	2.4	10.5	3.2	2.3	5.0	2.7	4.6	3.5
Above 2.1 lakhs	0.5	0.3	0.5	0.4	0.0	0.2	0.4	0.5	0.4	0.9	0.5

Source: Primary Data (baseline survey, 2023)

The study collected data on the amounts borrowed by members from the group in the latest round. It was found that nearly half (49%) of them borrowed less than Rs 50,000, while very few (4%) borrowed between Rs 1.1 and 2 lakhs. In rural areas, nearly half (49%) of the members borrowed less than Rs 50,000, with only 0.5% borrowing more than Rs 2 lakh. In urban areas, 48% of the members secured loan amounts below Rs 50,000; half of them obtained amounts between Rs 50,000 and 1 lakh, and less than 0.3% borrowed more than Rs 2.1 lakh (see Table 13).

As for the individual sub-castes, nearly half (48%) of the Madiga community members borrowed amounts ranging from Rs. 50,000 to 1 lakh. In contrast, 54% of the Malas obtained loan amounts below Rs. 50,000, while a negligible share (0.4%) borrowed amounts above Rs. 2.1 lakh. With respect to other sub-castes, 51% of them took out loans ranging between Rs. 50,000 and 1 lakh, and they have not yet taken loan amounts above Rs. 2.1 lakh. Across the income quintiles, in broad terms, there is not much variation between quintiles concerning small loans; however, a higher proportion accessed loan amounts exceeding Rs. 2.1 lakh.

The average amount borrowed by SHG members across the state is Rs 68,439. When these results are broken down by sub-castes, the pattern shows that the mean amount borrowed by other sub-castes is higher (Rs 72,565) than that borrowed by the Madiga and Mala members. Respondents state that it would take two years to repay the loan, and a new loan can only be obtained after paying off the previous debt. However, in practice, a member with an excellent financial track record and creditworthiness prefers to take out a loan every six months. Furthermore, apart from the regular loan disbursements, the savings pool of the group is also available to members. This amount is also lent to members at a monthly interest rate of 1%.

Table 14: Purpose of Borrowing (multiple options reported; all figures are %)

Purpose	Rural	Urban	Madiga	Mala	Other sub-castes	Quintiles					All
						1	2	3	4	5	
House Construction	53.6	58.4	54.2	56.0	51.2	54.6	54.3	53.4	54.5	55.2	54.4
Health	31.1	27.7	29.9	30.1	36.1	42.2	33.3	30.8	28.6	21.4	30.5
Repayment of Loans	19.0	24.4	19.5	20.2	21.8	19.2	18.7	19.8	22.5	18.9	19.9
Household Consumption	18.9	13.7	18.7	16.4	17.3	16.6	20.5	19.5	16.8	16.2	18.0
Buying Assets	16.2	19.9	17.4	16.2	14.0	17.0	16.3	16.3	16.9	17.7	16.8
Agriculture related	19.5	2.3	16.6	18.4	11.6	11.9	13.3	15.8	16.0	24.6	16.6
Education	13.5	22.6	14.0	17.9	14.3	10.6	14.1	14.7	17.6	16.7	15.0
Marriage/Festivals	9.5	7.5	9.6	8.5	7.8	9.1	8.0	10.5	8.1	10.1	9.2
Income-generating activities	4.9	8.4	4.9	5.8	9.4	3.2	4.8	5.6	6.4	6.8	5.5

Source: Primary Data (baseline survey, 2023). Note: Respondents reported multiple purposes; hence, the percentages do not add up to 100

Purposes for Which the Loans are Used

SHG members borrow funds from the group and commercial banks at low interest rates to essentially meet their household consumption and other commitments and needs. Loan amounts vary, starting from below ₹ 50,000 to over ₹ 2 lakh, with an average loan of ₹ 68,439 across all SC communities and locations. The findings indicate that 75% of the members take out loans biannually, while 4% do so once every three years. Urban SHG members (82%) have better access to financial institutions than their rural counterparts (72%). Additionally, other sub-castes secure higher loan amounts (₹ 72,565 on average) than the Madiga and Mala members. Generally, higher-income households obtain higher loans, as seen in the top income quintile.

When it comes to the purposes for which the loans have been used, the following pattern emerges: 54.4% used their loans for house construction (which also includes house extensions and renovations), followed by 30.5% of members who used the borrowed sums for meeting health-related expenses; the purpose of repaying existing loans was reported by 20% of borrowers. A marginally lower share of members (17%) used loans to buy assets such as household durables, livestock, two-wheelers and so on. Furthermore, 9.2% of them utilized the amount for festivals, marriages, and other social occasions and functions. Only 5.5% of them invested the amounts in income-

generating activities. Similarly, the share of the members who invested in education is also relatively low at 15%. This broad pattern exists even across the sub-castes (see Table 14).

However, respondents indicated that loans are granted on humanitarian grounds, prioritizing members with needs related to health, ceremonies, or consumption. SHGs prefer lending to those who consistently repay their instalments, allowing some flexibility in loan norms from financial institutions or within the group itself. Typically, these funds are used for socio-cultural and consumption needs. Field observations reveal that women prioritize their children's education, better housing, and performing their children's marriages and other ceremonies by allocating funds accordingly. The member family collectively makes loan usage decisions, with some members sacrificing personal needs, prioritizing family well-being over individual wants. The loans are often insufficient for significant economic ventures that could generate employment and income. Occasionally, members borrow money from moneylenders to meet urgent needs or emergencies or to repay previous loans.

Repayment Status

As SHGs are self-regulatory bodies, loan repayment among them indicates internal coordination and group sustainability. There are no strict measures or rules to ensure repayment of loans. Therefore, as part of their collective responsibility, members motivate each other to repay loans on time, placing the borrowers under an obligation to repay their loans. The study results show that 80% of the loan recipients repay their loans on time, and this is broadly the pattern across rural and urban locations and individual SC communities. However, nearly 18% of them have recently joined SHGs and have not taken out loans from the group. Insights gained from field interactions indicate that one or two members may default on their loans. In such instances, the other members of the group would assist the borrowers in clearing the loans on time in order to ensure the smooth functioning of the group.

Sufficiency of Loans

The study aimed to ascertain whether the loan amounts provided were sufficient to meet the needs of households. The findings reveal that a majority of members who obtained loans from SHGs reported that the loan amounts borrowed in each round were largely sufficient. Nevertheless, they noted that they needed more regular or frequent loans even though the loan amounts were small. Field interactions suggest that members are

granted limited credit based on their economic status and repayment capacity. Members with loans exceeding Rs 2 lakh stated that the amounts were adequate to fulfil their needs, whereas those who borrowed less than Rs 2 lakh reported that the loans were insufficient. A loan amount exceeding Rs 1.5 lakh would be adequate for addressing their needs across the various sub-castes. FGDs with SHG members indicate that the level of credit extended by the SHGs should be increased, as members also obtain loans—crop loans in particular—from formal sources such as banks by pledging their *pattadar* passbooks with banks. Occasionally, they even borrow money from informal sources—mostly in emergencies—such as moneylenders and financiers at exorbitant interest rates.

Income-Generating Activities among SHGs

The long-term growth of SHGs and their sustainability will be driven by common enterprises or Income-Generating Activities (IGAs) that the groups engage in. Successful group activities can provide a regular flow of income for the members participating in them, in addition to the members' savings accumulated in the collective. SHGs in Telangana engage in various types of income-generating activities. The study also probed whether the surveyed group members were involved in commercial activities that could generate income. The results indicate that 122 SHGs are involved in income-generating activities that are similar in nature across rural and urban areas and all caste communities. This indicates that the vast majority of groups are not engaged in economic activities. This can be attributed to several factors, including the absence of the required level of cohesion among group members, inadequate investments required for setting up units, and a lack of government support in terms of capacity building, facilitation, and marketing.

Types of Enterprises Managed by SHGs

The survey collected data on the entrepreneurial activities of Scheduled Caste SHGs. A total of 358 members, representing 7% of all members, are engaged in some form of income-generating activity. Paper-plate making is the most widespread enterprise, managed by 31% of SHG members, followed by 25% of the members involved in food processing, and 21% are engaged in pickle making. Only 3% are involved in toys and handicrafts making, and 1% are engaged in dairy product production. In rural areas, 30% are engaged in paper-making, and only 2% work in the field of dairy products. In urban areas, a higher proportion of them (37%) are involved in paper plate making, and only 2% are engaged in handicrafts and toys. When the results are

broken down by sub-caste, the findings indicate that 31% of the Madiga community members are involved in paper plate production, while very few (3%) are engaged in toys and other handicrafts making. As for the Mala community, 29% pursue paper plate production, while only 4% are involved in the production of dairy products; and 2% work in the field of handicrafts/toys and jute product making. For other sub-castes, 36% are engaged in paper plate production, while only a few (3%) are engaged in the production of incense sticks (*agarbattis*) (see Table 15).

Participatory interactions with SHG members indicate that some individual members have invested their loans in income-generating activities or self-employment ventures, such as grocery and general stores, as well as pickle preparation. Some respondents stated that although they are engaged in these activities, they are unable to make a profit due to a lack of marketing avenues. Most groups are not involved in income-generating activities because they lack capital, appropriate skills, and support in terms of supply chains and marketing. In this context, governments can play a decisive role.

Table 15: Income-Generating Activities among SHGs by Location, Sub-Caste, and Income Quintiles (all figures are %)

Activity	Rural	Urban	Madiga	Mala	Other sub-castes	Quintile					All
						1	2	3	4	5	
Paper plates	30.2	36.6	30.6	28.8	36.2	37.8	35.0	28.9	29.4	29.5	30.5
Pickles	22.6	0.4	21.0	23.2	18.9	31.3	16.7	21.5	19.4	22.8	21.4
Processed food products	26.1	5.1	24.7	27.8	17.8	12.9	26.2	20.3	28.8	27.4	25.0
Snacks	12.0	21.8	12.7	12.1	12.8	1.4	9.5	15.3	11.1	14.8	12.6
Jute products	4.3	34.1	7.4	1.7	6.9	11.5	10.8	8.0	5.8	1.6	6.0
Handicrafts/toys	2.7	2.1	2.8	2.0	4.3	0.0	0.0	1.7	4.8	3.4	2.7
Dairy products	1.5	0.0	0.6	4.4	0.0	0.0	1.8	4.3	0.7	0.0	1.5
Paddy procurement	0.3	0.0	0.4	0.0	0.0	5.1	0.0	0.0	0.0	0.0	0.3
Incense sticks	0.2	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.6	0.2
Total	(338)	(20)	(229)	(97)	(32)	(20)	(45)	(88)	(81)	(124)	(358)

Source: Primary Data (baseline survey, 2023)

With respect to product marketing, it was reported that 80% of the members who run income-generating ventures sell their products through social media, with WhatsApp being the predominant platform, followed by Facebook; this trend is particularly pronounced in rural areas. Among sub-castes, 84% of Madigas use social media platforms for product sales, compared to Malas and other sub-castes, among whom the corresponding proportion is marginally lower. In terms of income quintiles, most products sold through social media are from quintile 5. These findings highlight the potential for integrating these groups with digital technologies to make the processes more efficient and productive, thereby leading to improved outcomes.

Constraints with Digital Marketing

Participatory interactions with SHG members reveal the following challenges confronted by them in relation to online marketing:

- ***Digital illiteracy:*** most SHG members do not have the skills/knowledge to navigate online marketing tools and platforms effectively due to a lack of digital literacy.
- ***Lack of Infrastructure:*** Inadequate mobile networks and a lack of technological devices (like smartphones or computers) can hinder participation in online marketing.
- ***Language Barriers:*** Most online platforms operate predominantly in major languages, which might not cater to the local dialects spoken in rural areas.
- ***High Competition:*** Competing with urban businesses with better resources, advanced technology, and broader reach can be discouraging for rural entrepreneurs.
- ***Logistics and Delivery Issues:*** SHG members often face challenges in product delivery due to poor transport infrastructure and higher shipping costs.
- ***Awareness and Marketing Strategies:*** SHG members lack awareness of effective online marketing strategies, such as social media campaigns or Search Engine Optimization (SEO).

Conducive Ecosystem Needed for Small Enterprises

Gade Prameela (45) is a native of Chinnagundavelly village in Siddipet Mandal, Siddipet District. She studied up to the 10th standard and became a member of an SHG in 2008. In 2016, she took out two loans of Rs 50, 000 and Rs 1,00,000. She started a small business and earned a decent income. Drawing on her business experience and with support from an NGO, she attended a training programme in paper plate making at the district headquarters in 2021. Subsequently, in 2022, with the support of her family members, she started a paper plate-making business with an investment of Rs 2 lakh, which included a Rs 1.5 lakh loan obtained through the SHG and Rs 50,000 from her personal savings.

Initially, she encountered several challenges due to a lack of demand for paper plates, as most villagers preferred to buy them from the nearby town. Later, she leveraged her social network to promote her business to kirana and general stores in neighbouring villages, gaining a good reputation for supplying paper plates. She supplies around 6,000 to 8,000 paper plates for various functions conducted in the villages surrounding her native place at reasonable prices. Currently, she earns Rs 18,000 to 20,000 per month. However, she says that local bank officials did not consider her request for a loan of Rs 1.5 lakhs, which she needed to invest in her business. She believes that if the government extends financial support, she could scale up the business and create employment opportunities for others.

Readiness to Start Enterprises

The study gauged the willingness of SHGs to launch income-generating activities. An overwhelming 60% of the members conveyed their preparedness to launch an enterprise if the government and other stakeholders extend the necessary support. In terms of rural-urban variation, 62% of rural members and 55% of urban members expressed their willingness to start an enterprise. When considering sub-castes, 62% of Madiga, 54% of Mala, and 57% of other sub-caste members are prepared to start a group enterprise provided that the government and other institutions, such as banks, offer financial support for investment.

Additionally, interactions with SHG members indicate that most are unwilling to start and manage an enterprise involving several groups or a large number of members due to concerns about potential management challenges with group members. They pointed out coordination constraints that are likely to be encountered by group members when running an enterprise. However, the group leaders suggested some viable collective activities that can be started, such as small-scale textiles, garment making (school uniforms in particular), footwear making, soaps, pickles, and off-farm activities such as poultry farms, brick-making units, tailoring, and dairying. Moreover, members also highlighted the need for training and exposure visits to facilitate the establishment of small business units.

In this context, Supria (2022) argues that the revolutionary momentum that SHGs created has instilled an essential sense of self-assurance in women in their journey to become *Aatmanirbhar* or self-reliant. Acknowledging their crucial role, corporations and foundations globally have designed SHG-led programmes to help women achieve economic empowerment. For example, initiatives such as the UdyamStree campaign by the EdelGive Foundation have focused on women entrepreneurs in Maharashtra and Rajasthan, among other states, by leveraging SHGs such as MAVIM and other relevant stakeholders. Facebook's Pragati and Google's Women's Will, among others, have also contributed to fostering a level playing field for women entrepreneurs (Livemint, 2022). Although the Government of Telangana is promoting the products produced by SHGs, they still need support in the e-commerce space.

Transformative Role of SHGs

Interactions with community members indicate that the SC localities have seen infrastructure improvements (such as roads, street lighting, and sewage systems) due to the interventions made by women who were part of the Village Development Organizations/Committees. Their initiatives have resulted in the construction of community halls (Ambedkar Bhavans), and the renovation of existing ones has also emerged as a priority in some villages. Evidence from India and elsewhere shows that the formation of Self-Help Groups has had a multiplier effect on improving women's status in society, leading to an improved standard of living and self-esteem. Collective action and mutual help among members have helped address needs and priorities. It has also been observed that, as part of their social responsibility, the group members support needy families by providing financial assistance in emergencies. Importantly, SHG leaders and active members have served as focal points for various community

development initiatives at the village, mandal, and district levels. SHGs have become an essential medium through which critical information is disseminated among local people, particularly low-income households. Most community activities in rural areas are undertaken by leveraging the SHG network.

Social and Political Empowerment

The survey asked the respondent members about their membership in formal and informal institutions. Membership plays a critical role in fostering social capital among members and enables them to use the platform to promote their livelihoods and interests in various ways. The active engagement of women in SHGs opens up opportunities for them to interact with other stakeholders, which helps them develop leadership skills. Evidence also shows that women SHG leaders are frequently nominated as candidates for positions such as Panchayat president and ward member or as representatives of Panchayati Raj Institutions (PRIs) at higher levels. Therefore, empowered women are more likely to participate in electoral and democratic processes such as contesting elections and participating in Gram Sabhas. The majority of beneficiaries of government programmes are from the poor and marginalised communities. Therefore, women's participation in SHGs promotes equality, increased access to government interventions, and in the long run, social justice. It is noted that their participation in government processes allows them to raise common issues such as the dowry system, alcoholism, open defecation, and primary health care, ultimately leading to a significant influence on public policies in their favour.

The most significant change reported by SHG members is the acquisition of soft skills, particularly communication skills. Prior to their participation in SHGs, most members would “shiver at the thought of raising their voice.” However, over time, they have gained the confidence to speak at village meetings, such as the Gram Sabha (GS), and interact with government and bank officials. Successful SHG leaders and members have become focal points for various development initiatives at the village, Mandal, and district levels. This highlights the importance and the need for institutional participation in empowering women, particularly in rural areas. The relative economic freedom attained by SHG members has been a key enabler of this transformation.

Decision Making

The traditional patriarchal system still prevails in which male family members usually make most of the decisions. Therefore, women's participation in economic life and

their role in decision making in household matters are important indicators of women's empowerment. The study sought to understand the role of women in decision-making processes. Group discussions with SHG members reveal that women's institutional participation has enabled them to make decisions at both the household and community levels. For instance, women play an important role in decision-making related to providing quality education to children, particularly in private institutions. Their role also encompasses preferences regarding better housing, providing nutritious food to family members, and ensuring access to better healthcare. Financial inclusion attained through SHGs has had positive impacts on child mortality and maternal health. Additionally, women's empowerment has contributed to a decline in domestic violence.

Social Capital

Social capital is critical for household and societal well-being. It enables the sharing of values and resources that allow individuals to work together effectively to realise both common and individual goals. FGDs with women indicate that being a member of SHGs has enabled them to build social relations with community members, government officials, social organizations, and politicians at both the village and higher levels. It was reported that social networks have helped group members educate their children so that they can gain access to decent employment. The network among members created by the SHG federations at the Mandal and district levels has further strengthened their social connections and helped them understand the larger development concerns and priorities.

Key Conclusions

In the context of ongoing economic reforms, women's social inclusion is pursued through voluntary and self-help-based institutions facilitated by the state rather than through mandatory benefits or the transfer of entitlements. Successive governments—both at the Centre and in the states—have introduced a range of interventions aimed at women's empowerment to promote self-esteem, financial inclusion, livelihood enhancement, and social integration of women, particularly for women belonging to marginalized communities.

Over the past four decades, governments have been organising women into SHGs to realise the core goals of financial inclusion and empowerment, in addition to addressing social issues such as health, nutrition, and domestic violence. However, over the past 10-15 years, governments have shifted their focus towards reduced government

intervention, emphasizing self-governance and community involvement in every sector and institution, including the functioning of SHGs. Financial institutions, in general, have prioritized lending to medium and large industries over community-based institutions such as SHGs nationwide.

Telangana is home to 4.13 lakh SHGs with 40.7 lakh members, including predominantly Scheduled Caste SHGs. However, notable variations exist across the districts. Among all SHGs, 85,242 (20.6%) are SC community SHGs, accounting for 8.84 lakh (21.6%) members. Khammam has the highest number of SC SHGs (6,371), followed by Nalgonda (5,705). Conversely, Medchal Malkajgiri and Mulugu districts have the lowest number, with 512 and 1,008 SC SHGs respectively. The baseline survey indicates that respondents span various age groups, predominantly middle-aged, with a significant representation of young adults. The educational status of members reveals a high non-literacy rate, especially among the Madiga community and rural households, with only a small proportion attaining higher education. SHG members predominantly rely on wage employment, including government programs, the agricultural sector, and small-scale enterprises.

The average household income of SHG members is higher (Rs 2,07,621) than the state-level average of Rs 1,90,649. The broad trends documented in this paper highlight the need for governments and financial institutions to prioritize financial aid for SC women, along with skill development and the provision of backward and forward linkages to shield them from market forces and enable them to pursue sustainable economic activities that provide sufficient employment and income for their households. The SERP (Society for Elimination of Rural Poverty) of the Government of Telangana has played a pivotal role in supporting SHGs, offering credit and promoting sustainable livelihoods through welfare programs.

Nearly half of the SHGs were formed between 2006 and 2015, with another quarter after 2016. Most SHGs are active, but inactivity stems from a lack of economic opportunities beyond savings and credit. However, only 7% of them have directed their loans towards income-generating activities. Paper plate making is the most common activity, followed by pickle preparation, incense stick making, dairy products, food grain procurement, basic food processing, handicrafts, jute products, and snacks. These ventures are more common in urban areas. The major challenges in managing these activities include inadequate support from the government to promote economic activities and competition from larger businesses.

However, the positive impacts of SHG formation—and funding them via banks—through government interventions have helped them make informed decisions about domestic issues, education, nutrition, and healthcare, thereby contributing to improvements in health and education indicators. Additionally, SHGs have functioned as platforms for addressing social issues and resolving family conflicts, contributing to the social inclusion of marginalised women. Politically, leaders of SHGs are increasingly chosen as candidates for local governance, enabling them to influence resource allocation. However, their powers are circumscribed by the limited devolution of powers to the local bodies in Telangana, despite the provisions of the 73rd Constitutional Amendment.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. There is a need to launch a functional literacy campaign for SHG members, as the non-literacy rate within this demographic is very high at 60%. This significant barrier should be addressed by imparting fundamental skills such as reading and writing in Telugu, as well as basic numeracy.
2. Similarly, digital literacy should be promoted among SHG members, since Telugu can also be used to leverage various apps, particularly social media platforms such as WhatsApp and Facebook, for both group management and the management of income-generating ventures.
3. Training members of SHGs in bookkeeping would significantly reduce their reliance on non-members for maintaining accounts (40% of SHG members indicated the need for capacity building in this respect). Where necessary or feasible, SHGs should be provided with computers or tablets to facilitate the digitisation of accounts maintenance.
4. The survey found that 60% of SHG members expressed their willingness to start new enterprises, contingent upon financial support and facilitation from the government and other agencies. Currently, only 6% of the members are engaged in income-generating activities.
5. SHG members require capacity building and exposure to trades and enterprises that are in demand, such as leather products, ready-made garments, embroidery and *maggam* works, pickles and snacks making, paper plate production, and various types of food processing activities. The training centres on micro and small enterprises should be accessible to SHG members, ideally, they should be located

at the Mandal headquarters or the nearest urban location. Exposure visits will offer opportunities for SHG members to learn from successful enterprises.

6. None of the small businesses documented in this study have a presence on e-commerce platforms. Their transition to the online market to sell their products through e-commerce channels needs to be facilitated as they scale up and diversify their ventures.
7. It is recommended that the government explore the potential for linking SHGs with other grassroots institutions, such as Farmers' Producer Organisations/ Companies, in order to leverage the synergies arising from collaboration in activities such as value addition and processing of agricultural commodities.
8. There is still scope for creating new SHGs to include those who remain outside the institutional network. This should be achieved by incorporating all eligible women into the SHG fold in a saturation mode. The study found that nearly 5% of SC households are still outside the SHG framework.
9. Nearly all active SHGs conveyed the need for new loans, highlighting the necessity for them to be supplied with additional funding. In other words, they need more frequent lending in the groups, even if the amounts are relatively small. Furthermore, some members proposed a variable interest rate that should be linked to the economic status of the borrower.
10. Investment support needs to be extended on flexible terms to SHGs that are willing to start viable micro and small enterprises.
11. The government should assume a facilitating role in addressing the constraints associated with backward linkages—specifically, input supply chains and technology adoption—as well as forward linkages with industries and retail outlets for marketing. This is essential to ensure the sustainability of business ventures.
12. Governments could consider delegating the service delivery of various Departments to SHGs. A notable example is paddy procurement, which SHGs already manage effectively. Other services that can be entrusted to SHGs for delivery at the beneficiary level include the supply of fertilizers and seeds, mid-day meals, and so on.⁵

5 Currently, SHGs operate some 7,000 paddy procurement centres in the state. However, the proportion of SC SHGs managing the centres is extremely low – less than 1%. The Telangana Government has recently announced that fertilizer distribution will also be transferred to SHGs.

13. As for the relatively long-term goals, true empowerment of SC women and social inclusion hinge on eradicating deprivation and unemployment among them. Therefore, there is a need to think beyond SHGs by developing skills and creating decent employment.
14. SHG members or group leaders need to be nominated to the local government institutions at the village, mandal, and district levels so as to enable them to represent the interests and concerns of women and children.

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Annexure: 1

Social Category-Wise SHGs in India

S. No	State Name	Total SHGs	Social Category			
			SC	ST	Minority	Others
1	ANDHRA PRADESH	851460	172766	50762	138	627794
2	ASSAM	347384	30566	61091	105447	150280
3	BIHAR	1052975	242750	16823	114753	678649
4	CHHATTISGARH	259670	25416	104854	961	128439
5	GUJARAT	279256	25336	82794	6901	164225
6	JHARKHAND	275633	38736	88833	16229	131835
7	KARNATAKA	259891	45361	19167	10268	185095
8	KERALA	253159	19566	4913	40547	188133
9	MADHYA PRADESH	449117	72871	157234	4683	214329
10	MAHARASHTRA	602467	68464	82978	15138	435887
11	ODISHA	531733	83735	124183	7425	316390
12	RAJASTHAN	261161	62694	77630	7564	113273
13	TAMIL NADU	306920	88077	5478	9934	203431
14	TELANGANA	413955	85242	53452	8272	266989
15	UTTAR PRADESH	730945	236102	5403	37782	451658
16	WEST BENGAL	1085816	342593	68217	282669	392337
17	HARYANA	58977	27395	64	4122	27396
18	HIMACHAL PRADESH	43019	12407	2111	247	28254
19	JAMMU AND KASHMIR	84604	9672	7168	199	67565
20	PUNJAB	46585	32770	2	1183	12630
21	UTTARAKHAND	61084	14755	2954	2290	41085
22	ARUNACHAL PRADESH	9339	31	8662	110	536
23	MANIPUR	10223	400	3560	860	5403
24	MEGHALAYA	44961	339	42312	1798	512
25	MIZORAM	9072	2	9064	1	5
26	NAGALAND	14357	6	14311	0	40
27	SIKKIM	5722	180	1883	353	3306
28	TRIPURA	48534	9309	18010	3506	17709
29	ANDAMAN AND NICOBAR	1241	0	36	177	1028
30	GOA	3705	69	671	231	2734
31	LADAKH	1398	6	1379	2	11
32	LAKSHADWEEP	347	0	347	0	0
33	PUDUCHERRY	4518	1130	20	92	3276
34	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1383	30	1163	2	188
Grand Total		8410611	1748776 (20.8%)	1117529 (13.3%)	683884 (8.1%)	4860422 (57.8%)

Source: <https://nrlm.gov.in/>

Annexure: 2**Social Category-Wise SHG Members in India**

S. No	State Name	Social Category-Wise Members					
		Total SHGs	SC	ST	Minority	Others	Total Members
1	ANDHRA PRADESH	851460	1805112	573748	3922	6254632	8637414
2	ASSAM	347384	366105	669436	1172836	1556254	3764631
3	BIHAR	1052975	2981052	224232	1377001	7535442	12117727
4	CHHATTISGARH	259670	310935	1100411	16713	1224796	2652855
5	GUJARAT	279256	294577	842678	80697	1512032	2729984
6	JHARKHAND	275633	480873	946791	181350	1350799	2959813
7	KARNATAKA	259891	540450	246768	150304	1936993	2874515
8	KERALA	253159	387579	67777	606888	2238036	3300280
9	MADHYA PRADESH	449117	987741	1906300	81789	2280003	5255833
10	MAHARASHTRA	602467	773320	879483	208776	3979613	5841192
11	ODISHA	531733	993184	1294816	84230	2988078	5360308
12	RAJASTHAN	261161	711315	908124	91598	1160897	2871934
13	TAMIL NADU	306920	972723	60730	134941	2184130	3352524
14	TELANGANA	413955	884692	549921	126992	2516449	4078054
15	UTTAR PRADESH	730945	2617024	78497	476019	4463545	7635085
16	WEST BENGAL	1085816	3640617	768176	2867141	3778932	11054866
17	HARYANA	58977	278565	1213	42059	263629	585466
18	HIMACHAL PRADESH	43019	103954	17417	3075	219047	343493
19	JAMMU AND KASHMIR	84604	82885	54810	3301	520371	661367
20	PUNJAB	46585	315404	168	14450	120576	450598
21	UTTARAKHAND	61084	113794	25965	23575	283374	446708

22	ARUNACHAL PRADESH	9339	354	65674	1284	4788	72100
23	MANIPUR	10223	4237	33345	9639	55131	102352
24	MEGHALAYA	44961	3992	384167	16495	4459	409113
25	MIZORAM	9072	78	64647	10	33	64768
26	NAGALAND	14357	107	110606	4	326	111043
27	SIKKIM	5731	3080	19158	5568	22500	50306
28	TRIPURA	48534	98029	144076	33470	145646	421221
29	ANDAMAN AND NICOBAR	1241	11	369	2006	9776	12162
30	GOA	3705	1088	8791	3764	33421	47064
31	LADAKH	1398	53	9921	28	124	10126
32	LAKSHADWEEP	347	3	4000	26	0	4029
33	PUDUCHERRY	4518	12874	235	1802	37032	51943
34	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1383	346	11763	29	1756	13894
Total		8410620	19766153 (22.4%)	12074213 (13.7%)	7821782 (8.9%)	48682620 (55.1%)	88344768

Source: <https://nrlm.gov.in/>

Annexure: 3

Social Category-Wise SHGs in Telangana

S. No.	District Name	SHGs Social Category				
		Total SHGs	SC	ST	Minority	Others
1	ADILABAD	10072	1716	3764	109	4483
2	BADRADRI	16758	2108	7360	74	7216
3	HANAMKONDA	9693	2437	202	38	7016
4	JAGITIAL	14655	3338	461	43	10813
5	JANGAON	10648	2458	1224	22	6944
6	JAYASHANKAR	7901	1821	729	29	5322
7	JOGULAMBA	6036	1550	55	125	4306
8	KAMAREDDY	15082	2739	990	557	10796
9	KARIMNAGAR	13376	3463	89	110	9714
10	KHAMMAM	24499	6371	4006	343	13779
11	KOMARAM BHEEM	7727	1245	2512	165	3805
12	MAHABUBABAD	14017	1894	5196	83	6844
13	MAHABUBNAGAR	10775	1616	1285	232	7642
14	MANCHERIAL	9822	2886	1200	77	5659
15	MEDAK	12406	2296	968	179	8963
16	MEDCHAL MALKAJGIRI	3097	512	99	91	2395
17	MULUGU	6550	1008	1801	36	3705
18	NAGARKURNOOL	12386	2918	1714	237	7517
19	NALGONDA	27809	5705	4056	357	17691
20	NARAYANPET	7659	1094	345	201	6019
21	NIRMAL	11901	2125	1437	395	7944
22	NIZAMABAD	22671	4074	1987	1669	14941
23	PEDDAPALLI	10723	2277	189	84	8173
24	RAJANNA SIRCILLA	9391	2298	510	142	6441
25	RANGAREDDY	18575	4058	1950	405	12162
26	SANGAREDDY	17572	4538	1222	973	10839
27	SIDDIPET	17297	3709	431	222	12935
28	SURYAPET	17566	4013	2355	313	10885
29	VIKARABAD	14819	3337	1671	593	9218
30	WANAPARTHY	7294	1226	666	95	5307
31	WARANGAL	10845	1753	1937	152	7003
32	YADADRI BHONGIR	14333	2659	1041	121	10512
Total		413955	85242 (20.6%)	53452 (12.9%)	8272 (2.0%)	266989 (64.5%)

Source: <https://nrlm.gov.in/>

Annexure: 4**Social Category-Wise SHG Members in Telangana**

S. No	District Name	Social Category-Wise Member					
		Total SHGs	SC	ST	Minority	Others	Total Members
1	ADILABAD	10072	18688	38965	1781	41564	100998
2	BADRADRI	16758	22906	69945	1854	61486	156191
3	HANAMKONDA	9693	23822	2510	1000	67936	95268
4	JAGITIAL	14655	37792	5792	1085	120443	165112
5	JANGAON	10648	27054	13784	782	73986	115606
6	JAYASHANKAR	7901	18912	7864	714	51324	78814
7	JOGULAMBA	6036	17387	852	2728	44396	65363
8	KAMAREDDY	15082	28429	10331	8226	102569	149555
9	KARIMNAGAR	13376	36656	1597	1946	98933	139132
10	KHAMMAM	24499	62692	40690	5556	124005	232943
11	KOMARAM BHEEM	7727	13366	26390	1978	36276	78010
12	MAHABUBABAD	14017	19053	50732	2072	62224	134081
13	MAHABUBNAGAR	10775	17044	13520	4274	71936	106774
14	MANCHERIAL	9822	29958	13323	1217	53825	98323
15	MEDAK	12406	24262	10226	3040	84834	122362
16	MEDCHAL MALKAJGIRI	3097	5585	1271	1531	21985	30372
17	MULUGU	6550	9549	16460	753	30196	56958
18	NAGARKURNOOL	12386	31763	18990	4518	72368	127639
19	NALGONDA	27809	58299	39786	5791	159607	263483
20	NARAYANPET	7659	11680	3729	3335	57272	76016
21	NIRMAL	11901	23306	16369	5683	76557	121915
22	NIZAMABAD	22671	39669	20319	17734	131261	208983
23	PEDDAPALLI	10723	23005	2540	1709	77999	105253

24	RAJANNA SIRCILLA	9391	24129	5681	2259	63734	95803
25	RANGAREDDY	18575	43932	21185	7766	114095	186978
26	SANGAREDDY	17572	45362	13009	12805	98638	169814
27	SIDDIPET	17297	37383	5229	3959	120271	166842
28	SURYAPET	17566	39851	23419	4825	99542	167637
29	VIKARABAD	14819	33194	17071	8689	81525	140479
30	WANAPARTHY	7294	14086	7615	2267	53286	77254
31	WARANGAL	10845	18235	19897	2448	66569	107149
32	YADADRI BHONGIR	14333	27643	10830	2667	95807	136947
Total		413955	884692 (21.7%)	549921 (13.5%)	126992 (3.1%)	2516449 (61.7%)	4078054

Source: <https://nrlm.gov.in/>

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