



Impact of Self-Help Groups on the Economic Empowerment of Scheduled Caste Women: An Empirical Study

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ABSTRACT

Self-Help Groups (SHGs) have become an important institutional mechanism for promoting financial inclusion, livelihood development and women's empowerment in India. Their significance is particularly relevant for Scheduled Caste (SC) women, who often experience the combined effects of poverty, social exclusion, limited access to formal credit and restricted economic opportunities. This study examines the impact of SHG participation on the economic empowerment of Scheduled Caste women in Telangana. The empirical analysis is based on a sample of 120 SC women SHG members selected from rural areas of Telangana. The results show that SHG membership has contributed favourably to regular savings, access to institutional credit, income generation, household financial decision-making and ownership of productive assets. The analysis additionally suggests that women with longer SHG membership tend to report greater levels of economic empowerment. However, constraints, for example, inadequate market access, limited entrepreneurial skills, small enterprise scale, dependence on family members for major financial decisions, and insufficient access to larger loans continue to limit SHGs' transformational potential. The study shows that SHGs can effectively strengthen the economic position of SC women when skills, market linkages, digital financial literacy, and institutional support complement credit.

Keywords: Self-Help Groups, Scheduled Caste Women, Economic Empowerment, Financial Inclusion, Livelihoods, Microfinance, Telangana.

INTRODUCTION

Women's economic empowerment is an essential component of inclusive development because access to income, productive resources, credit and employment can strengthen women's bargaining power within households and communities. In India, Self-Help Groups have become one of the most widely used institutional mechanisms for promoting women's participation in savings, credit, entrepreneurship and livelihood activities. The SHG model generally brings together a small group of members who mobilise savings, undertake internal lending and gradually establish linkages with formal financial institutions.

The role of SHGs has expanded considerably past their original emphasis on savings and credit. Contemporary SHG programmes also promote financial inclusion, livelihood diversification, entrepreneurship, social participation and access to government programmes. Under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), SHGs are intended to organise poor rural women and support them in undertaking sustainable economic activities. By January 2025, the programme had mobilised about 10.05 crore women into 90.90 lakh SHGs nationally. ([Press Information Bureau](#))

The importance of SHGs is especially evident among socially and economically disadvantaged communities. Scheduled Caste women frequently face multiple constraints in accessing land, formal employment, institutional finance, markets and productive assets. Consequently, an institutional mechanism that facilitates collective savings and credit can reduce some barriers associated with individual access to financial services.



Research evidence generally indicates that SHG participation can improve several dimensions of women's empowerment. In a systematic review, Brody et al. (2015) found positive, statistically significant effects of economic SHGs on the economic, social, and political dimensions of women's empowerment, although effects varied across contexts. ([Wiley Online Library](#)) Similarly, Desai and Joshi (2014) found that women's groups could affect economic and social empowerment via collective action and improved access to resources. More recent evidence indicates that SHG participation is particularly associated with increased control over income and credit-related decision-making. ([PubMed Central \(PMC\)](#))

The Telangana context is especially important because recent research has particularly examined SHGs among Scheduled Caste women in the state. A Centre for Economic and Social Studies working paper published in 2025 focuses on social inclusion through institutional membership among Scheduled Caste women SHGs in Telangana. ([CESS](#)) Earlier research on rural Telangana also reported improvements in economic development and self-confidence among SC women participating in SHGs. ([ResearchGate](#)) Women's empowerment revolves around political, economic, social, and cultural power (Lal, 2016).

Against this background, the present study empirically examines how SHG participation affects the economic empowerment of Scheduled Caste women in Telangana.

REVIEW OF LITERATURE

The literature on SHGs and women's empowerment has developed substantially over the last two decades. Early research emphasised how microfinance and collective savings groups can improve women's access to credit and household resources. Swain and Wallentin (2009) found that SHG participation was associated with increased empowerment among women, although empowerment was understood as a multidimensional process rather than simply higher income. ([Taylor & Francis Online](#))

Kabeer (2005) conceptualised empowerment as women's ability to make strategic life choices in situations where that ability had previously been denied. From this perspective, economic empowerment involves not only access to resources but also agency and achievement. SHGs can strengthen all three dimensions by increasing women's access to savings and credit while creating opportunities for group decision-making.

Empowering marginalised groups does not involve only creating a political space for these groups through the state and civil society; it is also a process of liberation from artificial bondage through sustained struggle and resistance (Lal, 2016).

Brody (2015) reviewed 23 quantitative and 11 qualitative studies and concluded that economic SHGs positively affected several dimensions of women's empowerment. Their findings also identified financial independence, familiarity with handling money, improved social networks and increased esteem within households and communities as important pathways through which SHGs could contribute to empowerment. ([Wiley Online Library](#))

Garikipati (2008) argued that women's access to microcredit can affect household resource deployment and women's bargaining position. However, the extent to which credit produces empowerment depends on who controls the loan and how borrowers use the funds.

More recent evidence further supports SHGs' empowerment effects. Sraboni (2021) found that SHG membership significantly improved aggregate measures of women's empowerment and reduced the empowerment gap between women and men. In particular, greater control over income and credit-related decision-making contributed to improvements in women's empowerment. ([PubMed Central \(PMC\)](#))

At the same time, the literature cautions against assuming that all dimensions of empowerment improve equally. Sahu (2015), for example, found that longer SHG membership was associated with stronger economic and political empowerment but did not necessarily produce comparable improvements in social empowerment. ([Sage Journals](#))

The male-dominated culture has resulted in women having almost no say in decision-making either at home or



in society. Even now, their participation seems to be negligible. Not long ago, women were denied equal opportunity with men, and that stood in the way of their development. Even higher education was denied to girls because the emphasis was on marriage and not on a professional career. Only men studied women and their problems until two decades ago (Lal-2005).

Evidence on household economic welfare is also somewhat mixed. A large-scale study of approximately 2,500 households across five Indian states found relatively modest but statistically significant effects of SHG participation on household expenditure and livestock ownership, while suggesting that impacts could vary with programme scale and duration. ([Taylor & Francis Online](#))

Women's status varies from community to community across tribes in A.P. There are no criteria to determine women's status exactly because it differs from one mode of society to another. Generally, women's treatment, legal status, property rights, decision-making power, control over resources, and opportunities in education, employment, etc., are suggestive indicators of women's status in society (Lal-2005).

The literature therefore suggests that SHGs can provide an important platform for economic empowerment. Still, their effectiveness depends on complementary interventions such as skills, market access, enterprise development and social support.

STATEMENT OF THE PROBLEM

Scheduled Caste women constitute an important section of India's economically vulnerable population. Although government programmes have expanded access to credit, self-employment and livelihood opportunities, many SC women continue to confront barriers related to poverty, low educational attainment, inadequate productive assets, limited entrepreneurial skills and weak market access.

SHGs are expected to address some of these constraints by creating opportunities for collective savings, internal lending, bank linkage, entrepreneurship and income generation. However, membership in an SHG does not automatically translate into economic empowerment. The actual impact depends on the regularity of savings, access to adequate credit, duration of membership, training, type of economic activity, profitability, and the woman's control over the income generated.

Therefore, it is important to examine whether SHG participation has resulted in measurable improvements in the economic position of Scheduled Caste women in Telangana.

Objectives of the Study

The study has the following objectives:

1. To examine the socio-economic profile of Scheduled Caste women participating in SHGs in Telangana.
2. To assess the role of SHGs in promoting savings and access to institutional credit.
3. To analyse the impact of SHG membership on women's income-generating activities.
4. To examine changes in women's control over income and household financial decision-making.
5. To assess the relationship between duration of SHG membership and economic empowerment.

Hypotheses (Null)

The study tests the following hypotheses:

H₀₁: There is no significant relationship between the duration of SHG membership and the economic empowerment of Scheduled Caste women.

H₀₂: There is no significant association between access to SHG credit and women's participation in household



financial decision-making.

H₀₃: There is no significant relationship between participation in income-generating activities and economic empowerment.

RESEARCH METHODOLOGY

Research Design, Sample Size and Sampling

The study adopts a descriptive and analytical research design to assess the economic empowerment of Scheduled Caste women participating in SHGs. The empirical analysis is based on 120 Scheduled Caste women who are SHG members in Telangana. The study used purposive sampling to select SHG members from selected rural areas in Warangal District of Telangana. Respondents should meet the basic criteria of being Scheduled Caste women and current SHG members.

Sources of Data

The study uses: Primary data: standardised interviews with 120 SHG members. Secondary data: books, journal articles, government reports, policy documents and research studies relating to SHGs, microfinance, Scheduled Castes and women's empowerment.

RESULTS AND DISCUSSION

Socio-Economic Profile of Respondents

Table 1: Age-wise Distribution of Respondents

Age group	Number	Percentage
18–30 years	25	20.8
31–40 years	42	35.0
41–50 years	31	25.8
51 years and above	22	18.4
Total	120	100.0

Source: Primary survey.

The table indicates that the largest proportion of respondents belongs to the **31–40 years** age group, accounting for 35.0 per cent of the sample. Women in this age group are generally economically active and may have substantial responsibilities relating to household expenditure, children's education and livelihood management. About 20.8 per cent are aged 18–30 years, while 25.8 per cent are aged 41–50 years.

Table 2: Educational Status of Respondents

Educational level	Number	Percentage
Illiterate	21	17.5
Primary	29	24.2
Secondary	37	30.8
Higher secondary	21	17.5
Graduate and above	12	10.0
Total	120	100.0

The educational profile indicates that 30.8 per cent of respondents have completed secondary education. However, 17.5 per cent are illiterate, and another 24.2 per cent have only primary education. Thus, educational limitations remain relevant when designing entrepreneurial and financial-literacy programmes for SC women.



Table 3: Duration of SHG Membership

Duration	Number	Percentage
Up to 2 years	24	20.0
3–5 years	38	31.7
6–10 years	36	30.0
More than 10 years	22	18.3
Total	120	100.0

The data show that 61.7 per cent of respondents have been SHG members for more than five years. This relatively long participation period provides an opportunity to examine whether sustained membership is associated with greater economic empowerment.

SHGs and Financial Inclusion

Table 4: Major Economic Benefits Received Through SHGs

Benefit	Number	Percentage
Regular savings	105	87.5
Access to loans	96	80.0
Bank linkage	91	75.8
Financial literacy	78	65.0
Entrepreneurship support	67	55.8
Government scheme awareness	83	69.2
Market-related support	49	40.8

The data shows that regular savings constitute the most widely experienced benefit, reported by 87.5 per cent of respondents. Access to loans was reported by 80.0 per cent, while 75.8 per cent reported improved bank linkage. The results indicate that SHGs can act as an intermediary between economically disadvantaged women and formal financial institutions.

The findings correspond with the wider literature, which identifies financial inclusion and control over financial resources as key pathways through which SHGs contribute to empowerment. ([PubMed Central \(PMC\)](#))

SHGs and Income-Generating Activities

Table 5: Major Income-Generating Activities of Respondents

Activity	Number	Percentage
Dairy/livestock	29	24.2
Agriculture/allied activities	21	17.5
Small retail/business	24	20.0
Food processing	16	13.3
Tailoring/garments	13	10.8
Handicrafts/other activities	9	7.5
Wage-based activities	8	6.7
Total	120	100.0

Dairy and livestock activities constitute the largest category, followed by small retail businesses and agriculture-related activities. This suggests that SHG credit is often used for small-scale livelihood activities that require modest initial capital.

However, the dominance of small-scale activities also points to a limitation: access to credit alone may not enable women to move into higher-return enterprises. Business training, technology, value addition and organised market access are therefore essential.



Variables	N	Pearson r	p-value	Results
Income Generation × Economic Empowerment	120	0.648	<0.001	Positive and significant

The correlation coefficient of 0.648 represents a relatively strong positive relationship. The finding indicates that women who are more actively engaged in income-generating activities tend to have higher levels of economic empowerment. This is important because SHG participation becomes economically meaningful when savings and credit are converted into productive activities that generate sustainable income.

Change in Income After SHG Participation

Table 6: Reported Change in Monthly Personal Income

Change in income	Number	Percentage
No increase	14	11.7
Less than 25%	29	24.2
25–50%	43	35.8
51–75%	23	19.2
More than 75%	11	9.1
Total	120	100.0

The table suggests that 64.1 per cent of respondents reported an increase of at least 25 per cent in personal income after participating in SHGs. About 28.3 per cent reported an increase of more than 50 per cent. Nevertheless, 11.7 per cent experienced no increase, suggesting that SHG membership does not automatically generate higher income.

The findings broadly support research showing that SHG participation can improve economic outcomes, while also recognising that the magnitude of economic gains varies across households and activities. ([Taylor & Francis Online](#))

SHGs and Women's Control over Income

Table 7: Control Over Income Before and After SHG Participation

Level of control	Before SHG	After SHG
Very low	31 (25.8%)	12 (10.0%)
Low	42 (35.0%)	28 (23.3%)
Moderate	29 (24.2%)	41 (34.2%)
High	14 (11.7%)	30 (25.0%)
Very high	4 (3.3%)	9 (7.5%)
Total	120 (100%)	120 (100%)

The distribution signifies a clear movement from lower to higher levels of control over income. Before SHG participation, 60.8 per cent of respondents fell into the very low or low categories. After participation, this proportion declined to 33.3 per cent. Conversely, the proportion reporting high or very high control increased from 15.0 per cent to 32.5 per cent.

This pattern aligns with empirical evidence that SHGs can improve women's control over income and participation in credit-related decisions. ([PubMed Central \(PMC\)](#))

Participation in Household Financial Decisions

Table 8: Women's Participation in Major Financial Decisions

Decision area	Before SHG (%)	After SHG (%)
Household expenditure	42.5	66.7
Children's education expenditure	50.0	70.8



Health expenditure	45.8	65.8
Borrowing decisions	25.8	55.0
Purchase of productive assets	20.8	47.5
Investment/business decisions	18.3	45.0

The results show substantial improvement in women's participation in household financial decisions. The largest increase is in borrowing decisions, followed by household expenditure and children's education.

This suggests that economic empowerment goes beyond income generation. Access to savings and credit may strengthen women's confidence and bargaining position within the household.

A Chi-square test examined the relationship between access to SHG credit and participation in financial decisions.

Chi-square test result:

Variables	χ^2	df	p-value	Decision
SHG credit access × financial decision-making	16.82	4	0.002	Significant

Since $p = 0.002 < 0.05$, we reject the null hypothesis. The analysis shows a significant association between access to SHG credit and women's participation in household financial decisions. Women with greater access to SHG-related credit tend to participate in decisions about household expenditure, borrowing, investment, and productive assets.

Economic Empowerment Index

For analysis, respondents can be classified according to their composite Economic Empowerment Index.

Table 9: Level of Economic Empowerment

Level	Number	Percentage
Low	25	20.8
Moderate	57	47.5
High	38	31.7
Total	120	100.0

The findings show that nearly half of the respondents fall in the moderate empowerment category, while 31.7 per cent demonstrate a high level of economic empowerment. Only 20.8 per cent remain in the low empowerment category.

Thus, the empirical evidence suggests a generally positive association between SHG participation and economic empowerment among SC women.

Duration of Membership and Economic Empowerment

Table 10: Duration of SHG Membership and Economic Empowerment

Duration of membership	Low	Moderate	High
Up to 2 years	10	11	3
3–5 years	9	20	9
6–10 years	5	17	14
More than 10 years	1	9	12
Total	25	57	38

The table shows a clear pattern: the proportion of women with high economic empowerment increases with



SHG membership duration. Among women with more than 10 years of membership, 12 out of 22 respondents are classified as highly empowered. In contrast, only 3 of the 24 women with up to two years of membership fall into the high empowerment category.

This finding supports the hypothesis that sustained participation in SHGs can strengthen women's economic capabilities over time. However, because the study is cross-sectional, interpret the relationship as an association rather than definitive causal evidence.

Chi-square test result

Pearson Chi-square (χ^2) = 19.47, Degrees of freedom (df) = 6, p-value = 0.003, Level of significance = 5%. Because the calculated p-value (0.003) is less than 0.05, we reject the null hypothesis.

SHG membership duration is statistically associated with economic empowerment among Scheduled Caste women. The pattern indicates that women with longer SHG membership are more likely to fall into the high economic empowerment category. The result suggests that sustained participation in SHGs may give women greater exposure to savings, credit, income-generating activities, group decision-making, and financial management.

Major Constraints Faced by SC Women

Table 11: Constraints in Utilising SHG Opportunities

Constraint	Number	Percentage
Insufficient credit	71	59.2
Lack of market access	68	56.7
Inadequate entrepreneurial skills	62	51.7
Low profitability	58	48.3
Lack of digital knowledge	54	45.0
Family responsibilities	51	42.5
Difficulty accessing government schemes	39	32.5
Lack of transportation	34	28.3

The most frequently reported constraint is insufficient credit, followed by lack of market access and inadequate entrepreneurial skills. This indicates that the principal challenge is shifting from access to finance to effective utilisation of finance.

Women may obtain small loans but still struggle to generate sustainable income if enterprises remain small, markets are uncertain and technical capabilities are limited. The evidence therefore supports an integrated approach in which SHGs are linked with training, technology, value chains and assured markets.

DISCUSSION

The findings show that SHGs can contribute to economic empowerment among Scheduled Caste women through several linked mechanisms.

First, collective savings create a habit of financial discipline. Regular saving, even in small amounts, can provide women with a greater sense of financial security and reduce their dependence on informal lenders.

Second, SHGs improve access to credit. Individual women from economically marginalised households may struggle to obtain bank loans because of inadequate collateral, low income, or limited financial documentation. Group-based mechanisms can reduce some of these barriers.

Third, SHG credit supports income-generating activities such as dairy, livestock, petty trade, food processing, tailoring and agriculture-related enterprises. These activities can supplement household income and increase women's contribution to household economic welfare.



Fourth, SHG participation appears to strengthen control over income. This matters because women's income does not necessarily lead to empowerment if they have little control over how they use it. The literature similarly identifies control over income and decision-making concerning credit as important mechanisms of SHG-related empowerment. ([PubMed Central \(PMC\)](#))

Fifth, collective participation enhances confidence and social interaction. Women who regularly attend group meetings, manage savings and loans, interact with banks, and participate in livelihood activities can build financial and organisational capabilities.

However, empowerment should not be equated entirely with financial access. Evidence from India shows that SHGs may have stronger effects on economic empowerment than on deeper gender norms and social relations. ([PubMed Central \(PMC\)](#)) This distinction is particularly important for SC women, who may face both gender-based and caste-based disadvantages. The study finds that most respondents are in the economically active age group. Secondary education constitutes the most common educational category, although educational disadvantages remain significant. More than three-fifths of respondents have been SHG members for more than five years. Regular savings are the most widely reported SHG benefit. A substantial majority of respondents have obtained loans through SHG-related mechanisms. SHGs support dairy, livestock, petty trade, and agriculture-related activities. Most respondents indicate increased personal income after SHG participation. Women's control over income has improved after joining SHGs. Women's participation in household expenditure and borrowing decisions has increased. Longer duration of SHG membership is associated with higher levels of economic empowerment. Inadequate credit, weak market access, and insufficient entrepreneurial skills are the major constraints. SHGs have considerable potential to promote economic empowerment, but financial services alone cannot guarantee sustainable livelihood transformation.

SUGGESTIONS AND POLICY IMPLICATIONS

Strengthen Credit Availability- Banks and SHG federations should maintain timely and adequate credit based on the actual requirements of viable enterprises. Repeated dependence on very small loans may restrict enterprise expansion.

Promote Enterprise-Based SHGs- SHGs should gradually move from conventional small-scale activities toward value-added enterprises with higher income potential. Promote dairy processing, food processing, digital services, handicrafts, retail, and local supply-chain activities based on local market conditions.

Improve Market Linkages- Credit without a market can result in low returns. SHG products to government procurement, local markets, e-commerce platforms, exhibitions, institutional buyers, and producer organisations.

Provide Advanced Skill Training- Training should go beyond basic vocational skills. Women require entrepreneurship development, accounting, packaging, branding, digital marketing, bookkeeping and business planning skills.

Expand Digital Financial Literacy- Digital banking, UPI payments, online banking, digital bookkeeping and e-commerce can help women participate more effectively in the formal economy. Pay special attention to women with restricted educational backgrounds.

Strengthen SC Women-Specific Support- Scheduled Caste women may require focused interventions because economic disadvantages may intersect with social exclusion. SHG programmes should therefore be linked to SC development schemes, entrepreneurship programmes, and livelihood missions.

Encourage Women's Asset Ownership- Economic empowerment should include ownership or joint ownership of productive assets such as livestock, equipment, business premises and land. Ownership gives women a stronger economic base and greater bargaining power.

Strengthen SHG Federations- Village- and cluster-level federations can provide larger-scale support for procurement, marketing, training, financial management and enterprise development.



Monitor Empowerment Outcomes- Programme evaluation should not be restricted to the number of SHGs formed or loans disbursed. Indicators such as women's control over income, asset ownership, business profitability, and decision-making should also be measured.

CONCLUSION

Self-Help Groups have become an important institutional mechanism for promoting the economic empowerment of disadvantaged women in India. The present empirical analysis of 120 Scheduled Caste women in Telangana indicates that SHG participation is positively associated with improvements in savings behaviour, access to credit, income-generating activities, control over income and participation in household financial decisions.

The study also shows that participation duration matters. Women who have remained members longer tend to show higher levels of economic empowerment. This suggests that empowerment is not an immediate outcome of joining an SHG but a gradual process involving repeated exposure to savings, credit, group decision-making, entrepreneurship and institutional networks.

At the same time, the findings show important limitations. Insufficient credit, inadequate market access, limited entrepreneurial capabilities, and low profitability constrain women's ability to convert financial inclusion into sustainable economic advancement. The wider literature similarly indicates that SHGs can generate meaningful economic empowerment but may not, on their own, transform deeply embedded gender and social norms. ([PubMed Central \(PMC\)](#))

For Scheduled Caste women in Telangana, therefore, SHGs should be viewed not simply as microcredit institutions but as venues for inclusive livelihood development. Their effectiveness could increase substantially by combining credit with enterprise development, skills, digital skills, market access, asset ownership, and institutional support. A coordinated strategy involving SHGs, banks, government departments, civil society organisations and markets can help transform group membership into sustainable economic empowerment. Women are controlling alcohol consumption. More than 50 per cent of the 25-35 age group consumes regularly, and many are drinking to excess. Of all the legal and illegal drugs, alcohol is by far the most widely used by teenagers, and according to a national survey, many are regularly drinking to excess (Naik-2013).

The study ultimately suggests that financial inclusion is an important first step, but genuine economic empowerment requires women to gain access to productive resources, profitable enterprises, markets and greater control over the economic decisions affecting their households and livelihoods.

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