WOMEN EMPOWERMENT IN RURAL TELANGANA: AN EMPIRICAL CASE STUDY OF SELECTED MANDALS OF NALGONDA DISTRICT, INDIA

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Abstract
Women's empowerment is both a constitutive end of development and an instrument for achieving it, yet its realisation remains uneven across rural India. This study examines the levels, dimensions and determinants of women's empowerment in Nalgonda district of Telangana State, India, using a multistage stratified random sample of 400 women members of Self-Help Groups (SHGs) drawn from four mandals—Nakrekal, Miryalaguda, Devarakonda and Munugode—selected one each from the district's four revenue divisions (Nalgonda, Miryalaguda, Devarakonda and Chandur). A structured, pre-tested interview schedule captured economic, social, political and psychological dimensions of empowerment, which were aggregated into a composite Women Empowerment Index (WEI). The pooled WEI was 0.53, with significant inter-mandal variation ($F = 48.79$; $p < 0.001$): Miryalaguda (0.63) ranked highest and drought-prone, tribal-concentrated Devarakonda (0.41) lowest. The association between mandal and empowerment level was significant ($\chi^2 = 24.10$; $df = 6$; $p < 0.001$), and the political dimension (pooled index 0.37) lagged all others. Membership duration in SHGs, education and independent income emerged as key correlates, and marked improvements were self-reported after SHG membership in savings, credit access, mobility and civic participation. The paper argues for division-sensitive targeting—prioritising credit-plus, literacy and leadership interventions in the Devarakonda division—alongside convergence of SHG federations with panchayat institutions to convert economic gains into political voice. The design, instrument and index are replicable for district-level empowerment audits elsewhere in India.

Keywords: *Women empowerment; Self-Help Groups; Women Empowerment Index; Nalgonda district; Telangana; rural development; microfinance*

1. Introduction

Empowerment is most usefully understood as the expansion of people's ability to make strategic life choices in contexts where that ability was previously denied to them (Kabeer, 1999). For women in rural India, such choices span the economic (earning, saving, borrowing and owning), the social (education, health, mobility and freedom from violence), the political (voice, participation and representation) and the psychological (self-efficacy and aspiration). Amartya Sen's capability approach places this agency at the centre of development itself, treating women's agency as one of the principal engines of social change (Sen, 1999), while cross-country evidence confirms a bidirectional relationship between empowerment and development in which neither automatically guarantees the other (Duflo, 2012).

India has pursued women's empowerment through constitutional guarantees (Articles 14, 15(3) and 39), the 73rd Constitutional Amendment reserving seats for women in local government, and mission-mode programmes ranging from the National Rural Livelihoods Mission (DAY-NRLM) to Beti Bachao Beti Padhao. The Self-Help Group (SHG)–bank linkage movement, pioneered by NABARD in 1992, has become the world's largest microfinance programme and the principal institutional platform through which rural women access savings, credit and collective agency (NABARD, 2023). Telangana, carved out of Andhra Pradesh in 2014, inherited one of the densest SHG networks in India: the Society for Elimination of Rural Poverty (SERP) presently coordinates about 4.35 lakh SHGs with 45.6 lakh women members federated into 18,397 village organisations and 554 mandal samakhyas (SERP, 2024), supported by the Stree Nidhi credit cooperative. Nationally, the Fifth National Family Health Survey records that 78.6 per cent of women now operate their own bank accounts, and roughly 43 per cent own a house or land alone or jointly (IIPS & ICF, 2021); in Telangana nearly two-thirds of women report property ownership and more than 40 per cent participate in paid work (Factly, 2022).

Yet aggregate gains conceal deep sub-district heterogeneity. Empowerment outcomes in a semi-urban, canal-irrigated mandal can differ sharply from those in a drought-prone mandal with a large Scheduled Tribe population, even within one district. Most published work on Telangana reports state- or district-level averages; systematic mandal-level comparisons across revenue divisions remain scarce (Kumari & Rao, 2016). This paper addresses that gap through a division-stratified case study of Nalgonda district. The specific objectives are: (i) to profile the socio-economic characteristics of SHG women in four mandals representing the district's four revenue divisions; (ii) to measure empowerment across economic, social, political and psychological dimensions through a composite Women Empowerment Index (WEI); (iii) to test whether empowerment levels differ significantly across the selected mandals; and (iv) to identify constraints and suggest division-sensitive policy interventions.

2. Review of Literature

Conceptual work distinguishes empowerment's resources, agency and achievements (Kabeer, 1999) and warns that indicators must be validated in context (Malhotra & Schuler, 2005). Empirical studies of microfinance and SHGs report generally positive but conditional effects. Hashemi, Schuler and Riley (1996) found credit programme participation in Bangladesh raised women's mobility, asset holding and political involvement. In India, Swain and Wallentin (2009) identified significant empowerment gains among SHG members relative to non-members, while Garikipati (2008) cautioned that loans channelled to household production may strengthen households without necessarily empowering wives—the 'impact paradox'. Mayoux (2000) similarly argued that financial sustainability paradigms do not automatically deliver empowerment without complementary social intermediation.

Studies in the Telugu states echo these findings. SERP's Indira Kranthi Patham programme in undivided Andhra Pradesh demonstrated measurable gains in consumption, nutrition and women's mobility (Deininger & Liu, 2013). District studies in Telangana, including early work on Nalgonda (Kumari & Rao, 2016), report that SHG membership improves thrift, credit access and self-confidence, but that political participation and control over major assets lag behind. NFHS-5 data confirm the pattern nationally: operational bank-account ownership has risen sharply, yet decision-making and property indicators improve more slowly (IIPS & ICF, 2021; The Wire, 2021). The literature thus motivates a multidimensional index and an explicitly spatial (division-stratified) design, which this study operationalises.

3. The Study Area

Nalgonda district lies between roughly 16°25′ and 17°50′ N latitude and 78°40′ and 80°05′ E longitude in the south-eastern part of Telangana State, on the right bank of the Krishna river system, with the Nagarjuna Sagar reservoir on its southern boundary. After the 2016 districts reorganisation the residual district covers about 7,122 km² and recorded a population of 16.18 lakh (Census of India, 2011, adjusted to present boundaries), a sex ratio of 978 females per 1,000 males, and an overall literacy rate of 63.75 per cent, with Scheduled Castes and Scheduled Tribes constituting 18.1 and 12.9 per cent of the population respectively (Census of India, 2011). Agriculture—paddy under the Nagarjuna Sagar left canal, cotton, pulses and horticulture on rain-fed uplands—remains the dominant livelihood, and the district is administratively organised into four revenue divisions: Nalgonda, Miryalaguda, Devarakonda and the newly constituted Chandur division (Government of Telangana, 2023).

One mandal was purposively selected from each revenue division to capture the district's agro-economic spectrum (Figure 1): Nakrekal (Nalgonda division), a roadside agrarian mandal on the Hyderabad–Vijayawada corridor; Miryalaguda (Miryalaguda division), a semi-urban, canal-irrigated rice-milling centre; Devarakonda (Devarakonda division), a drought-prone southern mandal with a substantial Lambada (ST) population; and Munugode (Chandur division), a rain-fed mandal with mixed cropping and strong SHG federations. The four mandals therefore represent, respectively, corridor-agrarian, semi-urban-irrigated, dry-tribal and rain-fed agrarian settings.

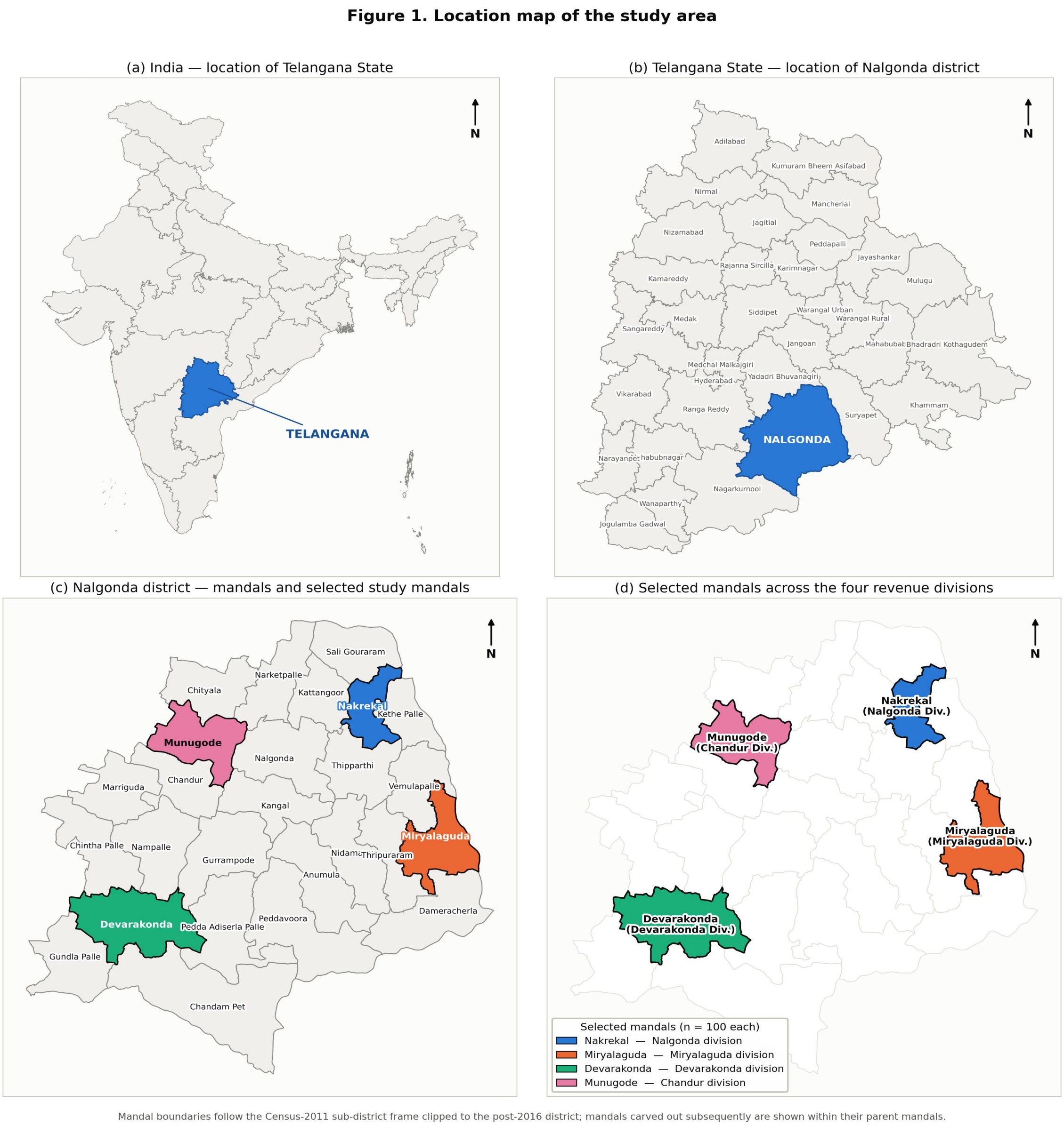

Figure 1. Location of the study area

4. Materials and Methods

4.1 Sampling design

A multistage stratified random sampling design was adopted. In the first stage Nalgonda district was purposively selected; in the second, one mandal was selected from each of the four revenue divisions as described above; in the third, five gram panchayats were selected from each mandal probability-proportional-to-size; and in the fourth, twenty SHG women were selected from each gram panchayat using the SERP membership register as the sampling frame, yielding 100 respondents per mandal and 400 in total (Table 1). Data were collected through personal interviews between [month–month, year] using a structured, pre-tested schedule (Annexure I), after obtaining informed consent; the protocol was approved by [Institutional Ethics Committee, ref. no.].

Table 1. Sampling framework of the study

Revenue division	Selected mandal	Gram panchayats	Respondents (n)
Nalgonda	Nakrekal	5	100
Miryalaguda	Miryalaguda	5	100
Devarakonda	Devarakonda	5	100
Chandur	Munugode	5	100
Total		20	400

Source: field survey design..

4.2 The Women Empowerment Index (WEI)

Empowerment was measured over four dimensions—economic (8 items), social (8 items), political (6 items) and psychological (6 items)—scored on three-point scales (2 = full, 1 = partial, 0 = nil). Each dimension index is the ratio of the respondent's score to the maximum obtainable, and the composite WEI is the unweighted mean of the four dimension indices, following the normalisation logic of UNDP-type indices and the validation guidance of Malhotra and Schuler (2005). Respondents were classified as low (WEI < 0.40), medium (0.40–0.60) or high (> 0.60) empowered using pooled-distribution cut-offs. Cronbach's alpha for the 28-item battery was [0.87], indicating good internal consistency. Chi-square tests, one-way ANOVA with post-hoc comparison, and Karl Pearson correlation were used; analyses were run in SPSS/R at a 5 per cent significance level.

5. Results and Discussion

5.1 Socio-demographic profile of respondents

Table 2 summarises the sample profile. The modal respondent is aged 26–45, married, from a Backward Class household, and engaged in agricultural labour or cultivation. Educational deprivation is starkest in Devarakonda, where 34 per cent of respondents are illiterate against 15 per cent in semi-urban Miryalaguda—mirroring the district's overall literacy of 63.75 per cent and its pronounced gender gap (Census of India, 2011). The Scheduled Tribe share of the Devarakonda sample (28 per cent) reflects the division's Lambada thanda settlement pattern. Nearly three-fifths of respondents across mandals have been SHG members for over six years, a maturity level at which empowerment effects are expected to be visible (Swain & Wallentin, 2009).

Table 2. Socio-demographic profile of sample respondents (per cent; n = 100 per mandal)

Characteristic	Category	Nakrekal	Miryalaguda	Devarakonda	Munugode	Pooled (%)
Age (years)	18–25	14	17	12	15	14.5
	26–35	38	41	33	36	37.0
	36–45	31	28	34	32	31.3
	Above 45	17	14	21	17	17.3
Education	Illiterate	22	15	34	25	24.0
	Primary	27	22	31	28	27.0
	Secondary	33	36	26	31	31.5
	Intermediate & above	18	27	9	16	17.5
Social group	Scheduled Caste	24	21	26	23	23.5
	Scheduled Tribe	9	7	28	11	13.8
	Backward Class	52	55	38	51	49.0
	Other Castes	15	17	8	15	13.8
Primary occupation	Agricultural labour	34	26	47	36	35.8
	Cultivation (own/leased)	22	24	27	25	24.5
	Petty business/vending	19	26	9	17	17.8
	Salaried/other	9	13	4	8	8.5
	Homemaker only	16	11	13	14	13.5
SHG membership	Below 3 years	21	18	27	22	22.0
	3–6 years	36	34	38	35	35.8
	7–10 years	27	29	22	26	26.0
	Above 10 years	16	19	13	17	16.3

Source: primary survey.

5.2 Dimension-wise empowerment

Figure 2 and Table 3 report the dimension indices. Three findings stand out. First, economic empowerment (pooled 0.62) leads all dimensions—the direct imprint of two decades of SHG thrift, bank linkage and Stree Nidhi lending in the district. Second, the political dimension trails badly (pooled 0.37): although women vote in large numbers, regular Gram Sabha participation (39 per cent pooled) and willingness to contest local office (9 per cent) remain limited, corroborating the resources–agency gap noted by Kabeer (1999) and the Telangana evidence of Kumari and Rao (2016). Third, spatial inequality is systematic: Miryalaguda ranks first and Devarakonda last on every dimension, indicating that mandal-level context—irrigation, urbanisation, education and market access—conditions what SHG membership can deliver (Garikipati, 2008).

Figure 2. Dimension-wise Women Empowerment Index across the selected mandals. Source: primary survey

Table 3. Women Empowerment Index by dimension and mandal

Dimension	Nakrekal	Miryalaguda	Devarakonda	Munugode	Pooled
Economic	0.64	0.72	0.49	0.61	0.62
Social	0.61	0.69	0.47	0.58	0.59
Political	0.38	0.45	0.27	0.36	0.37
Psychological	0.58	0.66	0.42	0.55	0.55
Composite WEI	0.55	0.63	0.41	0.53	0.53
Rank	II	I	IV	III	—

Source: primary survey.

5.3 Levels of empowerment and their association with location

Classifying respondents by WEI cut-offs (Table 4), 24.5 per cent of the pooled sample fall in the high-empowerment category, 49.3 per cent in the medium and 26.3 per cent in the low category. The distribution differs significantly across mandals ($\chi^2 = 24.10$; df = 6; $p < 0.001$): the high-empowered share ranges from 36 per cent in Miryalaguda to only 14 per cent in Devarakonda, where two in five women remain in the low category. Location is thus not merely a backdrop but a significant correlate of empowerment level, justifying division-stratified programming.

Table 4. Distribution of respondents by level of empowerment

Mandal	Low (WEI < 0.40)	Medium (0.40–0.60)	High (> 0.60)	Total
Nakrekal	23	52	25	100
Miryalaguda	15	49	36	100
Devarakonda	41	45	14	100
Munugode	26	51	23	100
Pooled	105 (26.3%)	197 (49.3%)	98 (24.5%)	400 (100%)

Source: primary survey .

5.4 Inter-mandal differences in mean WEI

One-way ANOVA confirms that mean WEI differs significantly across the four mandals (Table 5; $F(3, 396) = 48.79$; $p < 0.001$). Post-hoc comparison places Miryalaguda significantly above all other mandals and Devarakonda significantly below them, while Nakrekal and Munugode are statistically indistinguishable from one another—an ordering consistent with the mandals' irrigation status, urban proximity and female literacy profiles.

Table 5. One-way ANOVA of composite WEI scores across mandals

Source of variation	Sum of squares	df	Mean square	F	p-value
Between mandals	2.641	3	0.880	48.79	< 0.001
Within mandals	7.147	396	0.018		
Total	9.788	399			

Source: primary survey

5.5 Change after SHG membership

Recall-based comparison of the pre- and post-membership situation (Figure 3) shows the largest gains in precisely those domains that SHGs directly organise: independent savings (31 → 76 per cent), institutional credit access (22 → 67 per cent) and Gram Sabha attendance (14 → 40 per cent). Gains in intra-household bargaining—asset decisions (21 → 46 per cent)—are real but flatter, echoing Garikipati's (2008) caution that credit alone does not re-order household property relations. The pattern is consistent with the national trajectory recorded between NFHS-4 and NFHS-5, in which women's operational bank-account ownership rose from 53 to 78.6 per cent (IIPS & ICF, 2021).

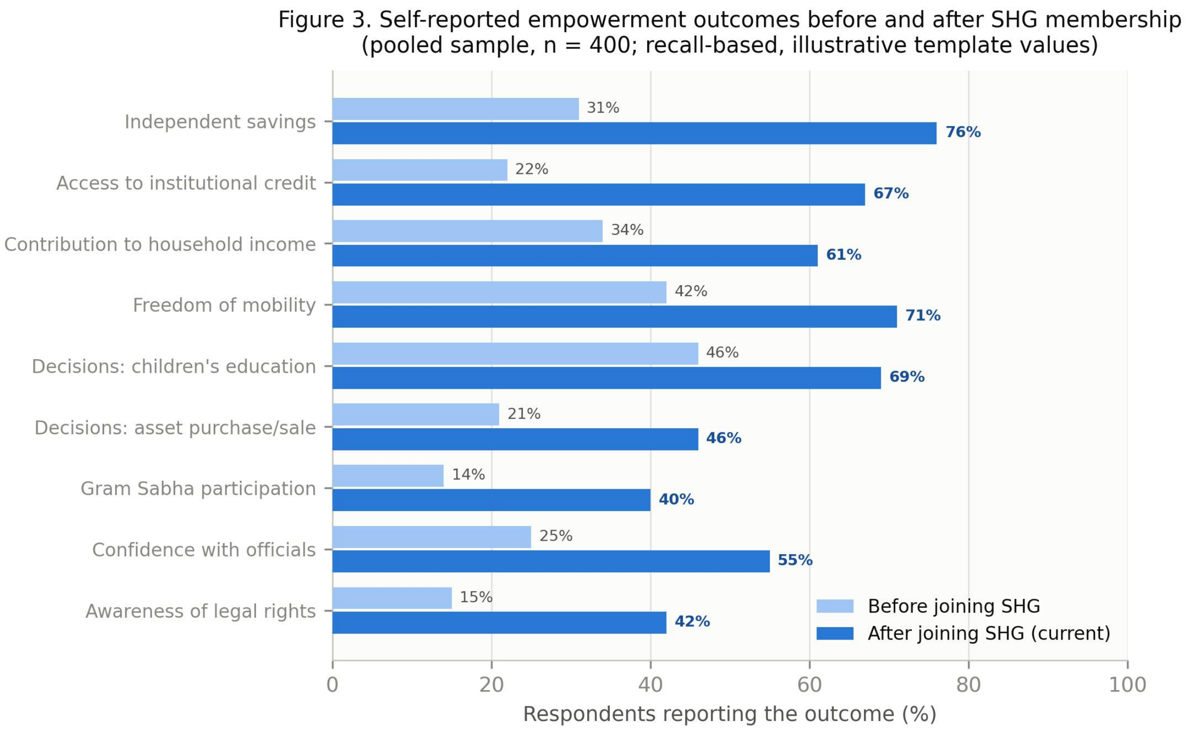

Figure 3. Self-reported outcomes before and after SHG membership, pooled sample.

5.6 Constraints on empowerment

Respondents were asked to identify the constraints that most limit their advancement (Table 6). Household work burden and lack of higher education dominate, followed by inadequate loan sizes relative to enterprise needs, patriarchal norms restricting mobility and public speech, and—particularly in Devarakonda—distance to banks and markets. These constraints map directly onto the lagging political dimension: time poverty and low education are the classic gatekeepers of public participation.

Table 6. Constraints reported by respondents (multiple response; per cent of n = 400)

Constraint	Respondents (%)	Garrett rank
Heavy domestic work burden / time poverty	71.5	I
Low education and skill levels	64.3	II
Inadequate/untimely credit for enterprise	58.0	III
Patriarchal norms restricting mobility and voice	52.8	IV

Poor market linkage for SHG products	47.5	V
Distance to bank/mandal headquarters	39.3	VI
Political interference in federations	24.5	VII

Source: primary survey

6. Conclusion and Policy Implications

This division-stratified case study of Nalgonda district finds a moderate overall level of women's empowerment (pooled WEI 0.53) with a consistent internal hierarchy—economic gains first, social gains second, psychological gains third and political voice last—and statistically significant spatial inequality across revenue divisions. The SHG platform has demonstrably widened women's access to savings, credit, mobility and collective spaces, but the conversion of these resources into strategic agency remains incomplete, and weakest where initial endowments of education, irrigation and market access are poorest.

Four policy implications follow. First, targeting should become division-sensitive: Devarakonda division warrants a credit-plus package combining larger, enterprise-linked loans with adult literacy, residential schooling for girls and thanda-level infrastructure. Second, the political deficit calls for structured convergence between SHG federations and gram panchayats—pre-Gram Sabha women's caucuses, leadership rotation within village organisations, and training pipelines for women intending to contest local office under the 50 per cent reservation. Third, time poverty must be addressed directly through child-care, piped water and clean-fuel coverage, without which participation mandates simply add to women's working day. Fourth, empowerment audits using a replicable WEI should be institutionalised at district level so that programme targeting follows measured gaps rather than averages. The framework, instrument and index developed here are directly transferable to such audits in other districts of Telangana and beyond.

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Annexure I. Interview Schedule (Questionnaire)

Women Empowerment in Selected Mandals of Nalgonda District — Structured Interview Schedule. Confidential; for research use only. Schedule no. ____ Date ____ Mandal ____ Gram Panchayat/Village ____ SHG name ____

Section A. Identification and socio-demographic profile

No.	Question	Response / codes
1.	Age of the respondent (completed years)	______
2.	Marital status	1 Married 2 Unmarried 3 Widowed 4 Separated
3.	Educational status	0 Illiterate 1 Primary 2 Secondary 3 Intermediate+
4.	Social group	1 SC 2 ST 3 BC 4 OC
5.	Religion	1 Hindu 2 Muslim 3 Christian 4 Other
6.	Type of family / size	1 Nuclear 2 Joint; members ____
7.	Primary occupation of respondent	1 Agri. labour 2 Cultivation 3 Petty business 4 Salaried 5 Homemaker 6 Other
8.	Operational land holding (acres) / tenancy	Owned ____ Leased ____
9.	Annual household income (₹)	1 <50,000 2 50–100k 3 100–200k 4 >200k
10.	Ration card type / housing / drinking water / fuel	(specify)

Section B. SHG membership particulars

No.	Question	Response / codes
1.	Name of SHG and year of joining; years of membership	______ / ______
2.	Position held in SHG/VO/MS, if any	1 Member 2 Leader/office bearer
3.	Monthly thrift amount (₹); regularity of attendance	₹ ____ ; 1 Regular 2 Occasional
4.	Cumulative loans taken through SHG/bank linkage/Stree Nidhi (number and amount)	No. ____ ₹ ____
5.	Main purpose of the latest loan	1 Consumption 2 Health/education 3 Agriculture 4 Micro-enterprise 5 Debt redemption
6.	Repayment status	1 Regular 2 Irregular 3 Defaulted
7.	Training received (skill/EDP/leadership) — specify	______

Section C. Economic empowerment (2 = fully agree/always; 1 = partly/sometimes; 0 = no/never)

No.	Question	Response / codes
1.	I operate a savings account (bank/post office/SHG) myself	2 / 1 / 0
2.	I can raise a loan from an institution when I need it	2 / 1 / 0
3.	I earn an independent income	2 / 1 / 0
4.	I decide how my own earnings are spent	2 / 1 / 0
5.	I participate in decisions on purchase/sale of household assets (land, livestock, jewellery)	2 / 1 / 0
6.	Productive assets (house/land/livestock) stand in my name, solely or jointly	2 / 1 / 0
7.	I keep/maintain household accounts	2 / 1 / 0
8.	My indebtedness to moneylenders has reduced after joining the SHG	2 / 1 / 0

Section D. Social empowerment

No.	Question	Response / codes
1.	I can go unescorted to the market / bank / hospital / mandal headquarters	2 / 1 / 0

2.	I have an equal say in decisions on children's education and marriage	2 / 1 / 0
3.	I use health services (ANC/immunisation/101 clinics) whenever needed	2 / 1 / 0
4.	I am consulted in family social functions and ceremonies	2 / 1 / 0
5.	I can oppose practices such as child marriage or dowry in my circle	2 / 1 / 0
6.	My mobile phone is used by me, myself	2 / 1 / 0
7.	I face no restriction on meeting SHG friends or attending meetings	2 / 1 / 0
8.	Domestic violence (verbal/physical) has declined in my household	2 / 1 / 0

Section E. Political and legal empowerment

No.	Question	Response / codes
1.	I voted in the last panchayat/assembly election by my own choice	2 / 1 / 0
2.	I attend Gram Sabha meetings regularly	2 / 1 / 0
3.	I raise issues (water, pensions, wages, NREGS) in public forums	2 / 1 / 0
4.	I have contested / intend to contest local body elections	2 / 1 / 0
5.	I can approach the police / officials / bank manager confidently	2 / 1 / 0
6.	I am aware of key legal rights (property inheritance, protection from domestic violence, minimum wages)	2 / 1 / 0

Section F. Psychological empowerment and constraints

No.	Question	Response / codes
1.	I feel confident about facing problems in life	2 / 1 / 0
2.	My opinion carries weight in my family	2 / 1 / 0
3.	My self-respect has improved after joining the SHG	2 / 1 / 0
4.	I aspire to expand my income activity / take up leadership	2 / 1 / 0
5.	I can speak in front of a group without hesitation	2 / 1 / 0
6.	I feel my overall status in the community has improved	2 / 1 / 0
7.	Rank the three biggest constraints you face (work burden; education; credit; norms/mobility; markets; distance; other)	1 ____ 2 ____ 3 ____
8.	Suggestions to improve women's empowerment in your village	(open-ended)