



Strengthening Tribal Women's Socio-Economic Status through SHGs: Evidence from YSR Kadapa District, Andhra Pradesh

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Abstract : The advancement of women is a crucial method for securing their empowerment and overall welfare. Empowered women are more capable of asserting their rights, seeking personal development, making educated choices, and cultivating self-assurance. In tribal societies, women frequently lack the authority and resources required for autonomous decision-making and asset ownership. Consequently, individuals encounter various problems in their daily existence, such as precarious livelihoods and restricted income prospects. Economic empowerment facilitates the development of leadership skills in women and enhances their ability to make good decisions.

Self-Help Groups (SHGs) have been established to assist economically disadvantaged rural women by fostering social mobilisation and encouraging active involvement in the development process. Self-Help Groups (SHGs) offer financial support and promote sustainable development, with the objective of alleviating poverty and enhancing the socio-economic empowerment of their members. This study examines the influence of Self-Help Groups (SHGs) on the socio-economic empowerment of tribal women in the YSR Kadapa district of Andhra Pradesh, emphasising their role in poverty reduction, income production, and community leadership among this demographic.

IndexTerms - Self-Help Groups, Tribal women, Empowerment, Standard of living

I. INTRODUCTION

. Empowering women entails enhancing their awareness and capacity to lead a dignified and meaningful life by cultivating confidence, competence, self-respect, understanding of their rights, and resolute willpower. Women in tribal cultures labour diligently and are acknowledged as both revenue generators and major carers for their family. Nevertheless, individuals frequently reside in adverse circumstances characterised by poverty, ignorance, and a constrained comprehension of their own potential and identity. Such circumstances often lead to detrimental, unproductive lifestyles, rendering individuals susceptible to exploitation and sexual harassment.

Economic independence is essential for attaining social and political empowerment, with Self-Help Groups (SHGs) significantly contributing to the economic empowerment of women. A financially independent woman is more capable of making her own decisions and living according to her preferences without dependence on others for support. Therefore, economic and social empowerment are essential for the comprehensive development of women.

Historically, economically disadvantaged women were denied access to financial resources and banking services. This situation transformed markedly when marginalised women were organised into Self-Help Groups and granted access to credit and savings facilities. Challenges that are overwhelming for an individual can be effectively mitigated by the collective strength and collaboration within a Self-Help Group (SHG). These organisations, composed of individuals from analogous socio-economic backgrounds, collaborate towards common objectives and reciprocal advancement.

Self-Help Groups (SHGs) have become a highly effective approach for poverty alleviation and livelihood improvement via social mobilisation, particularly for impoverished rural and tribal women. Through participation in Self-Help Groups, indigenous women obtain access to banking and financial services, diminish reliance on exploitative informal lenders, acquire training and skill development opportunities, and enhance their earnings and living conditions. Moreover, SHGs foster a culture of future savings, develop leadership skills, and enhance women's resilience to navigate life's diverse obstacles and transitions.

II. REVIEW OF LITERATURE

. An examination of the current literature offers insights into the theoretical framework, prior empirical results, and the research deficiencies related to the function of Self-Help Groups (SHGs) in empowering tribal women and advancing their socio-economic development.

1. Self-Help Groups and Female Empowerment

Puhazhendhi and Badatya (2002) in their NABARD-sponsored research emphasised that SHGs substantially enhance the socio-economic status of the rural impoverished, particularly women. They recorded enhancements in revenue generating, savings practices, and social engagement.

Narayana Reddy (2014) in Women Empowerment through Self-Help Groups examined how SHGs facilitate financial independence, decision-making authority, and collective bargaining power for rural women.

Karmakar (2015) analysed the institutional structure underpinning Self-Help Groups (SHGs) in India and highlighted the transformative capacity of microcredit in improving livelihoods and empowering women.

2. Indigenous Women and Development

Xaxa (2008) in State, Society and Tribes examined the marginalisation of tribal populations in India and emphasised the compounded disadvantages faced by tribal women due to social isolation, poverty, and gender discrimination.

Mahapatra (2010) in Empowerment of Tribal Women in India emphasised that, although legislation for tribal welfare, grassroots initiatives such as Self-Help Groups are essential for genuine empowerment as they tackle economic dependency and illiteracy.

Verma and Singh (2017) observed that tribal women derive greater advantages from group-based credit and entrepreneurial models compared to individual help, as collective engagement fosters confidence and communal cohesion.

3. Self-Help Groups in Andhra Pradesh

Reddy and Reddy (2012) conducted a study titled Self-Help Groups in Andhra Pradesh. A study indicated that Andhra Pradesh's Self-Help Group concept, particularly through the Indira Kranthi Patham and DWCRA projects, has been innovative in India, successfully mobilising a significant number of rural and tribal women into Self-Help Groups.

Sreeramulu (2016) emphasised that in underdeveloped regions such as Kadapa, Self-Help Groups (SHGs) have played a crucial role in poverty reduction and the advancement of women's leadership; however, challenges related to sustainability and market connectivity remain.

4. Contemporary Research and Publications

Reports from the National Rural Livelihood Mission (NRLM) (2020-2023) indicate that mandals with a predominant tribal population in YSR Kadapa district have had consistent development in Self-Help Group (SHG) membership and banking connections. They underscore the necessity for capacity enhancement and value augmentation of tribal products.

Kumari and Devi (2021) examined the impact of Self-Help Groups (SHGs) in the Rayalaseema region, particularly Kadapa, on enhancing literacy rates, health awareness, and income levels among tribal women; nevertheless, cultural restrictions and patriarchal attitudes continue to impede complete empowerment.

The State Planning Commission of Andhra Pradesh (2022) recorded the efficacy of Self-Help Groups in Scheduled Tribe communities, advocating for improved market access, digital literacy, and integration with government welfare programs to achieve lasting outcomes.

RESEARCH GAP

Although comprehensive research has established the efficacy of Self-Help Groups (SHGs) in empowering rural women broadly, there is a paucity of particular studies addressing tribal women in the YSR Kadapa area. Current research frequently fails to provide a micro-level examination of the interplay between tribal identity, local government, and socio-cultural elements in relation to the operation of Self-Help Groups (SHGs). This study seeks to address this gap by conducting a comprehensive assessment of the impact of Self-Help Groups (SHGs) on the socio-economic development and empowerment of tribal women in this district.

III. NEED FOR THE STUDY

. Women in tribal groups are essential to their cultural and religious traditions, yet they encounter ongoing obstacles that impede their empowerment. Persistent challenges such as financial instability, starvation, insufficient healthcare access, and educational deprivation render individuals susceptible to domestic violence, exploitation, and abuse. Enhancing the socio-economic status of indigenous women is essential for their sustainable growth and general welfare.

Poverty, exploitation, inadequate salaries, livelihood instability, and illiteracy persist as substantial obstacles that hinder their prospects for advancement and self-sufficiency. In this context, Self-Help Groups (SHGs) have arisen as a potent instrument for altering the lives of tribal women. Through financial assistance, encouraging collaborative efforts, and advancing economic

autonomy, SHGs emancipate women from poverty and exploitation, granting them renewed hope and a route to a sustainable and dignified existence.

IV. OBJECTIVES OF THE STUDY

To examine the motivations behind tribal women's participation in Self-Help Groups.

To assess the influence of Self-Help Groups on the lives of tribal women.

IV. RESEARCH METHODOLOGY

The present study addresses both primary and secondary data gathered from Annamayya district in Andhra Pradesh. The major source material for the field study was obtained through an interview schedule utilising a questionnaire directed to tribal women who are members of Self-Help Groups (SHGs).

Four mandals were selected Mylavaram, Chakrayapet, Atloor and Vontimitta. Three villages each mandal were selected based on developmental initiatives. A total of 120 respondents were questioned, with 10 individuals each village. Secondary data sources included reports (both published and unpublished), books, and census data. The gathered data was encoded, organised, and statistically analysed, with the results interpreted accordingly.

V. DATA ANALYSIS

Table 1: Factors Influencing Tribal Women to Join Self-Help Groups

Factor	Number of Tribal Women	Percentage
To maintain house expenditure	85	70.83
To repay old debts	61	50.83
To promote savings	64	53.33
To raise status in society	44	36.67
To promote income generating activities	26	21.67
To get loan	24	20.00
Total	120	100.00

Source: Primary Data, Note: Multiple Answers

Table 1 delineates the diverse causes prompting indigenous women to participate in Self-Help Groups (SHGs) within the study area. The responses were obtained via primary data collection, allowing for several submissions, which underscored the varied needs and goals of the participants.

A substantial majority of respondents (70.83%) participated in SHGs primarily to oversee household expenses. This signifies that fulfilling fundamental family requirements is the primary concern for tribal women, highlighting their economic fragility and the requirement for supplementary financial assistance beyond their inconsistent or inadequate earnings.

The repayment of previous debts is the second most often mentioned explanation, with 50.83% of respondents indicating this reason. This indicates that indebtedness is a widespread concern in tribal groups, prompting women to pursue collective strategies such as Self-Help Groups (SHGs) to obtain credit and facilitate repayment in a more organised fashion.

Fifty-three point thirty-three percent of respondents indicated the promotion of saves, reflecting a favourable change in financial behaviour. By participating in SHGs, indigenous women are cultivating a culture of consistent saves, so enhancing their financial security and resilience to unexpected expenses.

A significant percentage, 36.67%, reported that enhancing their societal position was a motivating factor. This underscores the social aspect of SHG involvement, as women want acknowledgement, esteem, and a unified voice on communal matters.

Simultaneously, 21.67% of women participated in Self-Help Groups to partake in income-generating endeavours. This implies a developing entrepreneurial tendency among certain tribal women, while the comparatively low percentage suggests that economic activities remain subordinate to pressing financial need and debt issues.

Ultimately, 20% of the participants identified convenient access to loans as a determinant in their decision to join Self-Help Groups (SHGs). This highlights the function of SHGs as accessible micro-credit entities for underprivileged women who are otherwise excluded from mainstream banking systems.

The data indicates that economic imperatives, including household expenses, debt obligations, and savings, predominantly motivate individuals to join Self-Help Groups (SHGs), while also reflecting a latent desire for social empowerment and economic independence. This complex motivation emphasises the crucial function of SHGs in tackling both financial and social aspects of empowering indigenous women.

Table 2: Empowerment of Tribal Women after Joining Self-Help Groups

Indicators of Empowerment	Number of Tribal Women	Percentage
Economic Independence	82	68.33
Standard of living has improved	88	73.33
Understand the banking operation and knowledge on credit management	56	46.67
Good public relation and social participation	57	47.50
Self-expression-decision making in community, village and households.	55	45.83
Breaking social, religious and cultural barriers	59	49.17
Leadership qualities	61	50.83
Skill up gradation and better technology	32	26.66

Source: Primary Data Note : Multiple Answers

Table 2 provides a detailed overview of the many aspects of empowerment encountered by tribal women subsequent to their participation in Self-Help Groups (SHGs) within the study area. The evidence indicates that involvement in SHGs has positively influenced the socio-economic and personal development of indigenous women.

A substantial majority (73.33%) of respondents indicated an enhancement in their level of living, suggesting that SHG participation has improved their economic status and access to superior living conditions. Inextricably connected to this, 68.33% of women have attained economic independence, highlighting the significance of Self-Help Groups (SHGs) in fostering income production and financial autonomy among marginalised populations.

Indicators of social empowerment also demonstrate promising developments. Approximately 47.50% of respondents reported having cultivated effective public relations and actively engaging in social activities, while 50.83% indicated the acquisition of leadership abilities. This indicates that SHGs play a crucial role in fostering leadership and collective action skills among tribal women, empowering them to articulate their concerns and engage actively in community matters.

Nevertheless, a smaller proportion of women have indicated improvements in skill enhancement and the use of advanced technologies (26.66%), highlighting a disparity that requires rectification through focused training and capacity-building programs. Likewise, 46.67% of women have acquired understanding of banking operations and credit management, essential for good financial planning and the viability of SHGs.

A significant facet of empowerment illustrated in the table is women's capacity to transcend conventional social, religious, and cultural boundaries (49.17%) and articulate their perspectives in decision-making processes within their households and communities (45.83%). This signifies a transition towards enhanced autonomy and diminished gender-based limitations.

The findings indicate that SHGs are crucial in empowering tribal women by facilitating economic independence, elevating living standards, encouraging social engagement, and augmenting decision-making authority. Nonetheless, there exists potential for enhancing domains such as skill development and financial literacy to guarantee comprehensive empowerment.

VI. RECOMMENDATIONS

1. Supporting Agriculture: The government ought to bolster the agriculture industry by facilitating access to inexpensive loans, implementing advanced farming technologies, and offering extensive training programs. This will enhance productivity and elevate farmers' incomes, especially aiding those in tribal regions.

2. **Advancing Education:** Enhancing educational opportunities must be prioritised. This can be accomplished by constructing additional schools, providing scholarships, and enhancing vocational training programs. Such initiatives would furnish indigenous communities with vital skills and knowledge, empowering them to attain improved career opportunities.

3. **Enhancing Healthcare:** The government ought to augment and refine healthcare services by constructing additional healthcare facilities, educating medical personnel, and implementing health awareness initiatives. These methods will mitigate the prevalence of preventable diseases and enhance the overall well-being of indigenous populations.

4. **Advocating for Cultural Preservation:** Policies must be established to protect and promote tribal cultural heritage. This include the endorsement of traditional practices, indigenous knowledge systems, and the organisation of cultural events and festivals to commemorate and maintain their distinct character.

5. **Empowering Women:** Prioritising the empowerment of women in tribal communities necessitates enhanced access to education and economic resources, the promotion of gender equality, and the resolution of concerns pertaining to gender-based violence. This will augment women's involvement in social, economic, and political domains.

6. **Infrastructure Development:** The government ought to allocate resources towards infrastructure initiatives, including roadways, bridges, and communication systems. Enhanced infrastructure would augment connectivity to rural regions, facilitating improved access to marketplaces, educational institutions, and healthcare facilities, thereby promoting comprehensive socio-economic advancement.

VII. FINAL ASSESSMENT

This study emphasises the crucial function of Self-Help Groups (SHGs) in enhancing the socio-economic status of tribal women in the YSR Kadapa District of Andhra Pradesh. Through collective action, access to financing, skill enhancement, and income-generating endeavours, SHGs have become potent tools for promoting financial autonomy, self-assurance, and social empowerment among tribal women.

The results indicate substantial advancements in the members' livelihoods, manifested through elevated household income, improved savings practices, more involvement in decision-making, and heightened awareness of health, education, and rights. Notwithstanding several socio-cultural and infrastructural obstacles, SHGs have effectively dismantled entrenched barriers of poverty, illiteracy, and gender inequity in tribal communities.

Nonetheless, the sustainability and advancement of these accomplishments necessitate ongoing governmental backing, capacity-building efforts, and efficient monitoring. Enhancing institutional frameworks, delivering prompt finance, securing market connections, and fostering education and health awareness will further solidify the advancements achieved by SHGs.

In conclusion, SHGs serve as a symbol of optimism for indigenous women, providing a route to economic independence, social respect, and comprehensive development. Their achievement in the YSR Kadapa District can act as a paradigm for analogous tribal and rural areas nationwide, significantly advancing the overarching objectives of inclusive growth and women's empowerment.

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