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## Empowering Tribal Women: The Role Of Shgs In Socio-Economic Growth In Annamayya District, Andhra Pradesh

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**Abstract:** The advancement of women is the key strategy for their empowerment and holistic well-being. Empowering women facilitates their acquisition of rights, personal development, decision-making capabilities, and self-confidence. Women in tribal societies are deprived of the authority to own power and assets necessary for autonomous decision-making. Owing to their fragility, individuals frequently encounter challenges in their daily lives and lack a steady livelihood or consistent revenue source. Economically empowered women can foster effective leadership and exhibit enhanced decision-making capabilities. Self-Help Groups were established for impoverished rural women to combat poverty by social mobilisation and active engagement in the development process. The self-help group facilitates financial support and sustained development to eradicate poverty and foster effective socio-economic empowerment for beneficiaries. This report examines the influence of Self-Help Groups (SHGs) on tribal women in the Annamayya district of Andhra Pradesh.

**Key Words:** Self-Help Groups, Tribal women, Empowerment, Standard of living

### INTRODUCTION

Empowering women include fostering their awareness in achieving a dignified and fulfilling existence through confidence, competence, self-respect, rights, and willpower. Women in tribal communities exert considerable effort and are recognised as revenue creators and caretakers of the family. Tribal women exist in disadvantaged circumstances characterised by ignorance and poverty, uninformed of their potential and individuality, resulting in unhealthy and unproductive lifestyles, during which they may become victims of sexual harassment and exploitation. Economic independence facilitates social and political empowerment, with Self-Help Groups (SHGs) serving as essential instruments for the economic empowerment of women. A financially independent woman possesses the capacity to live life according to her own preferences without depending on others for support. Economic and social empowerment is essential for the comprehensive development of women.

The impoverished were denied access to financial resources or other banking services from the institution. However, circumstances altered when disadvantaged women were organised and credit was made accessible to them through Self-Help Groups (SHGs). Complications that cannot be addressed individually can be overcome via the collective effort of Self-Help Groups (SHGs). The groups are regulated and managed by members sharing a similar socio-economic background who aim to collaboratively achieve common objectives. Self-Help Groups are the most effective means to address poverty and enhance livelihoods through social mobilisation, particularly for rural and tribal impoverished women. Through Self-Help Groups, indigenous women acquire access to banking and financial services, thereby diminishing their dependency, facilitating training and capacity building, and enhancing their income and standard of living.

Self-Help Groups foster a saving habit for the future, enhance leadership skills, and bolster resilience to various life changes or impacts.

## REVIEW OF LITERATURE

Dr. D. Suresh (2020) in his article stated that SHGs are aimed to alleviate poverty and meet impoverished people's microfinancing requirements. SC and ST people are the poorest. STs have a long way to go to mainstream society. Inclusion of the ST Community into mainstream and developmental activities is a challenge for the state in policymaking and implementation. This study examined tribal women's growth process, facilitation, and influence. The study was aimed to record SHGS's process, facilitation, and impact on tribal women.

Ankita Pradhan et al (2022) in their article revealed that The rise of self-help groups (SHGs) has helped indigenous women, especially. In such tribes and localities, poverty and unemployment are falling. Rapid expansion of SHGs and linking models in banks, NGOs, and government institutions has radically empowered tribal women nationwide. Previous research focused on cross-sectional data and was unable to distinguish micro-level changes in these people's lives. Since environment and location affect women's lifestyles and demands, we collected and analysed primary and secondary data from Sikkim and Andhra Pradesh. Both areas' economic, environmental, and sociocultural impacts have been thoroughly examined. Contrary to popular belief, SHGs have improved indigenous women's livelihoods and lives. Their work is often devalued and perceived as minuscule compared to the country. But what it does for these targeted groups is immeasurable in their views, and our paper will explore these areas to understand their process and workings.

Priyambee Swargiary and Devaraj Dutta(2022) in their article state that a widespread acknowledgement exists globally that the most effective approach to address poverty and enhance community living standards is through the social and resource mobilisation of the impoverished, particularly women, into Self Help Groups. Women's empowerment has been a crucial strategy in India's development process since the Ninth Five-Year Plan. The SHG strategy positively influences social, economic, and educational domains. It has been significant in empowering women in both urban and rural regions. SHG offers a means to acquire funding, enhance skills, foster social confidence, boost self-esteem, and mitigate social isolation. This article endeavours to investigate the perceptions of Self-Help Group participants regarding their empowerment, specifically in the Nayabazar area of Majuli District, Assam.

J. Suresh Kumar and D. Shobana (2023) in their article state that the tribal population of India constitutes a significant minority characterised by unique cultural identities, traditions, and beliefs. The Indian government has implemented many programs and plans to facilitate socio-economic growth. This program seeks to furnish the tribal community with essential provisions such as housing, healthcare, education, and sanitation services. The Nagaland government has implemented various programs to promote the socio-economic development of indigenous tribes in the state. These programs aim to provide financial and additional help to aid indigenous communities in improving their living standards, education, and health. These programs are designed to provide tribal communities with financial assistance, technical support, and capacity building to facilitate their participation in income-generating enterprises, enhance agricultural output, and improve access to healthcare and education. The Nagaland government is committed to ensuring the successful implementation of these programs, enabling the state's tribal populations to benefit from these initiatives. This study demonstrates the impact of tribal development in Nagaland and governmental measures.

Tanushree Mahato, Manish Kumar Jha(2025) in their article stated that there has been a significant rise in the execution of initiatives designed to improve the livelihoods of rural populations by organising them into groups, with a focus on women to promote women's empowerment, a primary objective of the Sustainable Development Goals (SDGs). This study seeks to evaluate the influence of involvement in self-help groups (SHGs) under the National Rural Livelihood Mission (NRLM) on the political empowerment of rural tribal women in India. The findings indicate a substantial positive transformation in women's access to voting rights, awareness of many government schemes and entitlements, political consciousness and engagement, electoral campaigning, and leadership roles following their involvement in Self-Help Groups under the National Rural Livelihoods Mission.

## NEED OF THE STUDY

Women in tribal groups are regarded as highly vibrant in their cultural and religious practices. Interference hinders their pursuit of empowerment, since they frequently encounter issues such as financial insecurity, hunger, and limited access to healthcare facilities. Women frequently become victims of domestic abuse and rape due to ignorance and insufficient knowledge. Enhancement of socio-economic conditions is essential for sustainability and improvement. Poverty, exploitation, low-wage employment, livelihood

challenges, and illiteracy constitute significant obstacles in the lives of indigenous women. Self-Help Groups have emerged as a vital resource, liberating women from the oppressive grips of exploitation, poverty, and debt, thereby instilling a renewed hope for sustainable existence.

### 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.

### 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). Three mandals were selected: Sambepalli, Beerangi, and T. Sundupalle. Four 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.

### DATA ANALYSIS

**Table 1: Reasons Tribal Women Join Self-Help Groups**

Reasons for joining SHG	Number of Tribal Women	Percentage
To maintain house expenditure	75	62.50
To repay old debts	51	42.50
To promote savings	54	45.00
To raise status in society	34	28.33
To promote income generating activities	23	19.17
To get loan	21	17.50

Source: Primary Data, Note: Multiple Answers

The Table 1 presents the reasons why tribal women join Self-Help Groups (SHGs), along with their respective percentages. The majority of tribal women 62.50% (75 out of 120) join SHGs primarily to manage household expenses. This indicates that financial instability is a significant concern for them, and they see SHGs as a support system for daily sustenance. A substantial 42.5% of women participate in SHGs to clear old debts, highlighting the issue of financial burden and informal borrowing. This suggests that SHGs act as a structured means to manage and repay past loans without falling into exploitative lending practices. Nearly half of the women (45.00%) join SHGs to encourage regular savings. This emphasizes the role of SHGs in fostering financial discipline and long-term economic security. A smaller yet significant proportion 28.33% view SHGs as a way to improve their standing in society. This could be linked to increased financial independence, participation in decision-making, and community engagement. Only about one-fifth of the women (19.17%) join SHGs with the intention of engaging in income-generating activities. This indicates that while SHGs provide opportunities for entrepreneurship, most women prioritize financial security over business ventures. The least common (17.50%) reason for joining SHGs is obtaining loans (21 women). This suggests that while microcredit is available through SHGs, many women prioritize other financial needs like daily expenses and debt repayment before considering loans.

**Table 2: Tribal Women Empowerment after Joining SHG**

Indicators of Empowerment	Number of Tribal Women	Percentage
Economic Independence	76	63.33
Standard of living has improved	79	65.83
Understand the banking operation and knowledge on credit management	42	35.00
Good public relation and social participation	47	39.17
Self-expression-decision making in community, village and households.	45	37.50
Breaking social, religious and cultural barriers	34	28.33
Leadership qualities	57	47.50
Skill up gradation and better technology	32	26.67

Source: Primary Data Note : Multiple Answers

The Table 2 provided presents the impact of Self-Help Groups (SHGs) on tribal women empowerment across various indicators. A significant majority of tribal women 76 out of 120 (63.33%) reported economic independence after joining SHGs. This suggests that participation in SHGs has enabled them to generate income, manage finances, and possibly engage in entrepreneurship or employment. The highest percentage (65.83%) reported an improved standard of living. This could indicate better access to essential needs such as food, healthcare, and education due to increased earnings or financial security. A comparatively lower percentage (35.00%) has gained knowledge about banking operations and credit management. While this is a positive step, it highlights the need for further financial literacy programs to ensure women can fully leverage banking services. Only 39.17% women reported an increase in public engagement and social participation, suggesting that while some women are breaking social barriers, more work is needed in encouraging broader community involvement. Less than 40% of the women (37.50%) reported gaining decision-making power in community, village, and household matters. This indicates that while economic empowerment is taking place, it is not necessarily translating into greater influence in family and community decisions. The lowest percentage (28.33%) reported breaking traditional barriers. This shows that deep-rooted social and cultural norms still significantly limit women's empowerment despite economic progress. Almost half (47.50%) developed leadership qualities, suggesting that SHGs are fostering confidence and skills in governance, decision-making, and advocacy, though more efforts are needed to achieve wider leadership empowerment. Only 26.67% women reported skill upgradation and better technology adoption. These points to a need for increased training and technological interventions to improve employability and productivity.

## RECOMMENDATIONS

**Supporting Agriculture:** The government should bolster the agriculture industry by facilitating access to loans, innovative farming technologies, and training programs. This will enhance the production and revenue of farmers, especially in tribal regions.

**Improving Education:** The government should prioritise enhancing educational access by increasing the number of schools, offering scholarships, and supporting vocational training programs. This will assist tribal populations in obtaining the requisite skills and knowledge to access superior career prospects.

**Improving Healthcare:** The government should prioritise enhancing access to healthcare services by constructing additional healthcare facilities, training healthcare professionals, and raising awareness regarding health issues. This will diminish the prevalence of avoidable diseases and enhance the general health of indigenous people.

**Promoting Cultural Preservation:** The government should implement measures to foster the preservation of tribal cultures by endorsing traditional customs and knowledge, as well as facilitating cultural activities and festivals.

**Empowering Women:** The government should prioritise the empowerment of women in tribal areas by facilitating access to education and economic opportunities, promoting gender equality, and addressing gender-based violence.

**Infrastructure Development:** The government can invest in infrastructure development, including roads, bridges, and communication services. This can enhance accessibility to isolated regions, facilitating better access to marketplaces, educational institutions, and healthcare facilities.

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