

Women, Empowerment, and Sustainability: Pathways to Rural Development in Telangana

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Abstract:

Women's empowerment has emerged as a central pillar of India's rural development discourse, particularly in the newly formed state of Telangana, where gendered structures of caste, land ownership, and household authority have historically constrained women's participation in economic and political life. This paper examines the pathways through which women's empowerment intersects with sustainable rural development in Telangana, drawing on Self-Help Group (SHG) federations, decentralised governance through Panchayati Raj Institutions (PRIs), and state-sponsored livelihood missions. Using secondary data from the Census of India, the National Family Health Survey (NFHS-4), and the Society for Elimination of Rural Poverty (SERP), the study traces trends in female literacy, workforce participation, microfinance penetration, and political representation between 2011 and 2018. The paper argues that empowerment initiatives generate sustainability dividends when they combine economic agency with ecological stewardship, as seen in women-led watershed management and community seed banks. It concludes that durable rural transformation in Telangana requires convergence between livelihood missions, gender-responsive budgeting, and environmental governance, rather than treating women's empowerment as an isolated welfare objective.

Keywords: women's empowerment; rural development; Telangana; Self-Help Groups; Panchayati Raj; sustainable development.

1. Introduction

The formation of Telangana as India's twenty-ninth state in June 2014 opened a distinctive policy window for reimagining rural development, with the state government explicitly positioning women's empowerment as an instrument of, rather than a mere by-product of, economic growth. Telangana's rural economy remains predominantly agrarian, with a large proportion of women engaged as cultivators and agricultural labourers, frequently under conditions of insecure land tenure and limited access to credit, extension services, and markets. Against this backdrop, successive Telangana governments have expanded the Self-Help Group movement inherited from undivided Andhra Pradesh, strengthened the Panchayati Raj system through enhanced reservation for women, and layered these institutional channels with sector-specific schemes in agriculture, sericulture, dairying, and non-timber forest produce.

Rural development in this context cannot be understood merely as an increase in income or infrastructure; it must be assessed against the criterion of sustainability, understood as the capacity of a development pathway to endure without depleting the natural resource base or reproducing social inequality across

generations. Women's empowerment offers a particularly apt lens for this assessment because women in rural Telangana are simultaneously custodians of household food security, primary users of common property resources such as water and fuelwood, and, increasingly, participants in formal economic and political institutions. The convergence of these roles means that interventions aimed at empowering women frequently generate co-benefits for environmental management and community resilience that are not captured by conventional income-based indicators.

This paper asks two interrelated questions. First, through which institutional pathways has women's empowerment been operationalised in rural Telangana between the state's formation and 2018? Second, to what extent do these pathways demonstrate features of sustainability, understood in economic, social, and ecological terms? The paper proceeds by reviewing the relevant literature on gender and rural development in South India, outlining the methodology and data sources used, presenting empirical trends on women's socio-economic status, and analysing three principal pathways of empowerment: microfinance and livelihoods, decentralised political participation, and education and health. It then examines the empowerment-sustainability nexus before turning to the challenges that persist and the policy directions these findings suggest.

2. Literature Review

The relationship between women's empowerment and rural development has attracted sustained scholarly attention in the Indian context, particularly following the constitutional mandate for one-third reservation of seats for women in Panchayati Raj Institutions under the 73rd and 74th Amendments. Kabeer's (1999) influential framework conceptualises empowerment as the expansion of people's ability to make strategic life choices, operationalised through resources, agency, and achievements; this tripartite framework has become the dominant analytical lens for subsequent empirical work on SHG-based interventions across South Asia. Studies of the SHG-Bank Linkage Programme have generally found that group-based savings and credit access improves women's mobility, self-confidence, and participation in household financial decisions, although the evidence on whether this translates into transformed gender relations at the community level remains mixed.

In the specific context of undivided Andhra Pradesh, the Society for Elimination of Rural Poverty (SERP) built one of the largest state-sponsored SHG federations in the country, organising women into a three-tier structure of SHGs, village organisations, and mandal samakhya. Scholarship on this model has highlighted its success in expanding financial inclusion and reducing dependence on informal moneylenders, while also noting that the intensity of federation activity varied considerably across districts and social groups, with Scheduled Caste and Scheduled Tribe women often experiencing slower gains than others. Following bifurcation, Telangana inherited this institutional architecture and has since layered it with mission-mode programmes targeting agriculture, non-farm livelihoods, and, more recently, convergence with watershed and natural resource management schemes.

A parallel body of literature examines women's political participation through Panchayati Raj Institutions. Research on reserved seats has documented both procedural gains, such as increased attendance at gram sabha meetings, and substantive constraints, including the persistence of proxy representation in which male relatives continue to exercise de facto authority behind elected women. Telangana's decision to raise the reservation for women in local body elections to fifty per cent, implemented from the 2018-19 election cycle, represents one of the more assertive state-level interventions in this domain and provides an

important, if still emerging, case for assessing whether higher quotas translate into deeper substantive empowerment.

The sustainability dimension of women's empowerment has been theorised primarily through the ecofeminist and feminist political ecology literatures, which argue that women's differentiated relationship with natural resources, as primary collectors of water and fuelwood and as agricultural decision-makers in male-out-migrant households, positions them as pivotal actors in resource conservation. Agarwal's (2010) work on community forestry in South Asia demonstrates that women's inclusion in forest governance bodies is associated with improved resource condition and more equitable extraction rules, though such gains are contingent on women's presence translating into effective voice rather than token membership. This paper situates its analysis of Telangana within this broader literature, treating empowerment and sustainability as mutually reinforcing rather than separate policy domains.

A smaller but growing strand of research has begun to connect these two literatures directly, examining whether SHG federations and reserved panchayat seats function as complementary rather than parallel channels of empowerment. Where a woman's SHG leadership experience precedes her entry into panchayat office, studies suggest she is more likely to exercise independent judgment on budgetary and developmental matters, since federation participation builds familiarity with record-keeping, group deliberation, and negotiation with government functionaries that translates readily into panchayat administration. This convergence effect is particularly relevant to Telangana, where the SHG federation network and the expanded PRI reservation policy were both scaled during the same period, creating conditions under which the two pathways could reinforce one another rather than operate in isolation. However, empirical documentation of this convergence within Telangana specifically remains limited, and this paper's descriptive treatment of the two pathways side by side is intended partly to lay groundwork for such an assessment.

The methodological literature on measuring empowerment also cautions against relying on any single indicator, whether SHG membership, asset ownership, or electoral presence, as a sufficient proxy for empowerment itself. Composite approaches that combine indicators of resources, agency, and achievements, in line with Kabeer's framework, are increasingly favoured, though data constraints at the district and mandal level in a newly formed state such as Telangana often limit researchers to the indicators that are consistently collected by national surveys and state departments. This paper adopts a similarly pragmatic approach, triangulating across Census, NFHS, SERP, and Panchayati Raj Department data while remaining attentive to the limitations each source carries for capturing the qualitative dimensions of empowerment discussed above.

3. Objectives and Methodology

The paper pursues three objectives: (i) to document trends in the socio-economic status of rural women in Telangana using available secondary data; (ii) to examine three institutional pathways of empowerment, namely microfinance and livelihoods, political participation, and education and health; and (iii) to assess the extent to which these pathways contribute to sustainable rural development, understood as the joint achievement of economic, social, and ecological objectives.

The study relies on secondary data drawn from the Census of India (2011), the fourth round of the National Family Health Survey (NFHS-4, 2015-16), annual reports and progress data of the Society for Elimination of Rural Poverty (SERP) Telangana, the Ministry of Panchayati Raj, and the Telangana Socio-Economic

Outlook published by the state Planning Department. Given that the paper is prepared for publication in the second half of 2018, the analysis is bounded by data available up to that period; where more recent primary survey rounds were not yet released, the most recent available official statistics have been used. The analytical approach is descriptive and interpretive rather than econometric: data on literacy, workforce participation, SHG coverage, and PRI representation are compiled into comparative tables and read alongside the qualitative literature on institutional processes to assess the depth, and not merely the breadth, of empowerment.

The remainder of the paper is organised as follows. Section 2 situates the study within the literature on gender, microfinance, and decentralised governance in South Asia. Section 3 outlines the objectives and data sources underpinning the analysis. Section 4 presents an empirical overview of women's socio-economic status in rural Telangana. Section 5 examines the three empowerment pathways in turn, supported by data tables drawn from official sources. Section 6 develops the argument regarding the empowerment-sustainability nexus, Section 7 discusses the constraints that continue to limit the depth of empowerment, and Section 8 sets out policy directions before Section 9 concludes.

4. Status of Women in Rural Telangana: An Empirical Overview

Telangana's rural female population continues to face a combination of favourable demographic indicators and persistent socio-economic disadvantage. The 2011 Census, the most recent decennial enumeration available at the time of writing, recorded a female literacy rate in the state considerably below the male rate, with the rural-urban gap compounding the gender gap. Table 1 summarises key demographic and literacy indicators for Telangana as recorded in the 2011 Census, disaggregated by sex.

Table 1. Demographic and Literacy Indicators, Telangana, 2011

Indicator	Male	Female	Total
Population (in lakhs)	175.0	175.5	350.5
Sex ratio (females per 1000 males)	—	988	—
Literacy rate (%)	74.95	57.99	66.46
Rural literacy rate (%)	70.5	50.4	60.5
Work participation rate (%)	56.1	36.6	46.4

Source: Census of India (2011), Provisional Population Totals, Telangana.

The gap between male and female literacy is more pronounced in rural areas than in urban Telangana, reflecting the interaction of gender with restricted access to secondary schooling, early marriage, and the opportunity cost of girls' domestic labour in agrarian households. The NFHS-4 (2015-16) survey provides a more recent, though sample-based, update on women's health and empowerment indicators, summarised in Table 2.

Table 2. Selected Women's Health and Empowerment Indicators, Telangana, 2015-16

Indicator	Telangana (%)	All-India (%)
Women with 10 or more years of schooling	35.4	35.7
Currently married women who are members of an SHG	48.5	26.1
Women who have a bank or savings account they use	56.4	53.0
Institutional births	91.4	78.9
Women owning a house and/or land (alone or jointly)	56.0	38.4

Source: International Institute for Population Sciences [IIPS] & ICF (2017), National Family Health Survey (NFHS-4), 2015-16: Telangana.

These figures indicate that Telangana's women report SHG membership and ownership of assets at rates well above the national average, a pattern that is consistent with the state's long history of SERP-led federation building. At the same time, the schooling indicator shows that gains in formal education have not kept pace with gains in group membership, suggesting that economic inclusion through microfinance has advanced more rapidly than the human capital base that might be expected to reinforce it.

5. Pathways to Women's Empowerment

5.1 Self-Help Groups, Microfinance, and Livelihoods

The SHG movement remains the single most extensive institutional channel through which rural Telangana women access credit, savings, and livelihood support. Organised under SERP into a federated structure of primary groups, village organisations, and mandal samakhyas, the movement had, by 2017-18, expanded to cover the substantial majority of rural households in the state. Table 3 presents SERP's reported coverage of SHGs and their federated bodies as of 2017-18.

Table 3. SHG Federation Coverage in Telangana, 2017-18

Institutional Tier	Number	Membership / Coverage
Self-Help Groups (SHGs)	approx. 4.30 lakh	approx. 43 lakh women
Village Organisations (VOs)	approx. 15,700	—
Mandal Samakhyas (MSs)	approx. 452	—
Cumulative bank linkage credit disbursed	—	over ₹20,000 crore (cumulative)

Source: Society for Elimination of Rural Poverty [SERP], Telangana, Annual Progress Report, 2017-18.

The scale of this federation network places Telangana among the more advanced states nationally in terms of women's group-based financial inclusion, a position it inherited from the SERP model developed in undivided Andhra Pradesh and has since continued to expand through mission-mode targets for new group formation and second-generation livelihood activities. Interest subvention schemes that reduce the effective borrowing cost for SHG loans repaid on schedule have been credited with sustaining high repayment discipline within the federation network, in turn supporting continued bank willingness to extend fresh credit lines, a virtuous cycle that has underpinned the scale reported in Table 3.

Beyond savings and credit, SERP's livelihood interventions have diversified into sustainable agriculture, non-pesticide management, dairying, and marketing support through producer collectives, linking women's economic empowerment directly to ecological practice. Community Managed Sustainable Agriculture, promoted through the federation structure, trains women farmers in reduced pesticide use and organic input preparation, illustrating a pathway in which livelihood security and environmental stewardship are pursued jointly rather than as competing objectives. However, access to these higher-order livelihood interventions remains uneven, with better-connected village organisations able to mobilise resources and market linkages considerably more effectively than those in remote or tribal-dominated mandals.

5.2 Political Participation through Panchayati Raj Institutions

Decentralised governance constitutes the second major pathway of empowerment examined in this paper. Telangana's decision to enhance women's reservation in Panchayati Raj Institutions to fifty per cent of seats, applicable from the 2018-19 local body elections, extends the constitutional floor of one-third reservation established nationally under the 73rd Amendment. Table 4 summarises the reservation structure applicable in Telangana as of 2018.

Table 4. Reservation for Women in Panchayati Raj Institutions, Telangana, 2018

Tier of Panchayati Raj	Reservation for Women
Gram Panchayat (Sarpanch and Ward Members)	50% of seats reserved
Mandal Parishad Territorial Constituency	50% of seats reserved
Zilla Parishad Territorial Constituency	50% of seats reserved

Source: Government of Telangana, Panchayat Raj and Rural Development Department, notifications on the Telangana Panchayat Raj Act (as amended) and the Telangana Panchayat Raj Amendment Act, 2018.

The extension of reservation is significant not only in quantitative terms but for the precedent it sets among southern states in moving beyond the constitutional minimum. Nonetheless, the literature on proxy representation cautions against reading numerical presence as a direct proxy for substantive voice; elected women sarpanches in Telangana, as elsewhere, continue to report constraints in exercising independent authority over panchayat finances and development planning, particularly in the initial terms following

election, and capacity-building support through training academies and federation-linked mentoring has been identified as a determinant of whether reserved seats translate into effective leadership.

5.3 Education, Health, and Human Capital

Education and health form the human capital foundation without which economic and political empowerment pathways are difficult to sustain across generations. Telangana's rural female literacy rate, while improving relative to the 2001 Census, remains a constraint on women's capacity to engage with financial documentation, formal grievance redress mechanisms, and panchayat administrative processes. State interventions such as residential schooling for girls from Scheduled Caste, Scheduled Tribe, and Backward Class households, implemented through the Telangana Social Welfare and Tribal Welfare Residential Educational Institutions Societies, have sought to address retention beyond the elementary level, particularly in tribal and drought-prone mandals where early marriage and seasonal migration disrupt girls' schooling.

On health, the NFHS-4 data presented in Table 2 shows institutional birth rates in Telangana considerably above the national average, reflecting the reach of the state's maternal health programmes, including cash transfer schemes linked to institutional delivery and antenatal care. However, indicators of nutritional status, including anaemia prevalence among women, remained a concern in the same survey round, indicating that gains in facility-based care have not been matched by equivalent gains in household-level nutrition security, an area closely tied to women's control over food production and consumption decisions within agrarian households.

A further dimension of the education and health pathway concerns skill training oriented toward non-farm employment. State-run programmes under the Telangana Academy for Skill and Knowledge and allied initiatives have sought to equip rural young women with vocational skills in tailoring, food processing, and para-professional health and education roles, offering an alternative to agricultural labour for households seeking to diversify income sources. Placement outcomes from such programmes in rural Telangana have historically been mixed, with completion rates higher than placement and retention rates, pointing to a gap between skill acquisition and the availability of matching employment opportunities within reasonable commuting distance of rural households. This gap is significant for the empowerment-sustainability nexus because non-farm diversification, when successful, reduces pressure on agricultural land and associated water resources, whereas stalled diversification leaves women's labour concentrated in an already resource-constrained agrarian sector.

6. The Empowerment-Sustainability Nexus

The pathways examined above suggest that women's empowerment in rural Telangana is most durable where it is embedded in, rather than external to, ecological and community resource management. Three illustrations are instructive. First, the promotion of non-pesticide management and organic input preparation through SHG federations demonstrates that livelihood security for women farmers can be pursued in ways that reduce dependence on external chemical inputs, lowering both household expenditure and environmental burden. Second, women's growing presence in gram panchayats coincides with a policy emphasis on decentralised natural resource planning, including watershed development and afforestation works under the Mahatma Gandhi National Rural Employment Guarantee Act, creating an institutional opening for women's preferences regarding water and fuelwood access to shape local resource allocation.

Third, federation-linked seed banks and community grain storage initiatives position women as custodians of agro-biodiversity, a role with direct implications for climate resilience in a state prone to recurrent dry spells.

These illustrations should not be read as evidence that empowerment automatically produces sustainability outcomes; rather, they indicate that the institutional architecture built around SHG federations and enhanced PRI reservation provides channels through which such outcomes become possible when accompanied by deliberate programme design. Where empowerment initiatives are narrowly confined to credit disbursement without complementary investment in ecological literacy, market access, or land rights, the sustainability dividend is correspondingly weaker.

The nexus is further illustrated by the role of women's federations in managing common property resources during periods of agrarian stress. In drought-affected mandals of districts such as Mahbubnagar and Nalgonda, SHG-linked producer groups have taken on informal roles in coordinating water-sharing arrangements for irrigation during deficient rainfall years, a function that draws on the trust and coordination capacity built through years of group savings and credit activity. Because women bear a disproportionate share of the burden associated with water scarcity, including longer fetching distances for domestic use, their inclusion in such coordination has practical value beyond its symbolic significance for gender equity; it places resource-allocation decisions in the hands of those most directly affected by resource stress. This dynamic supports the broader argument that empowerment pathways built on sustained institutional presence, rather than one-off interventions, are best positioned to generate ecological co-benefits alongside economic and political gains.

7. Challenges and Constraints

Despite the institutional gains documented above, several constraints limit the depth of women's empowerment in rural Telangana. Land ownership remains heavily skewed toward men, restricting women's collateral base for formal credit beyond SHG-linked microfinance and limiting their standing in agricultural extension and market interactions that are typically directed at landholders. Proxy representation continues to affect a meaningful share of women elected to panchayat office, particularly in their first term, with decision-making authority in some cases exercised by male relatives despite women holding the formal position. Regional and social disparities also persist: Scheduled Tribe-dominated mandals in districts such as Adilabad and Bhadrachalam report lower SHG penetration and federation maturity than districts with longer-established SERP presence, reflecting historical patterns of remoteness and lower state administrative density. Finally, the burden of unpaid care work continues to constrain women's capacity to participate fully in federation meetings, panchayat sessions, and skill-training programmes, an aspect of empowerment that institutional indicators such as SHG membership or reserved seats do not directly capture.

Migration-related dynamics add a further layer of complexity. Seasonal out-migration of male household members to urban construction and industrial labour markets has, in some rural mandals, left women as de facto heads of agricultural households for extended periods, a pattern sometimes described in the literature as the feminisation of agriculture. While this shift can expand women's day-to-day decision-making authority over cropping and input choices, it does not necessarily extend to formal land titles, bank accounts, or panchayat-level representation, meaning that increased operational responsibility is not always matched by a corresponding increase in recognised authority or asset control. Understanding this

gap between de facto and de jure empowerment is important for interpreting the indicators presented in Tables 1 and 2, which capture formal ownership and group membership but cannot fully reflect the informal shifts in household decision-making associated with male out-migration.

A related constraint concerns the sustainability of federation finances themselves. As SHG federations mature and their bank linkage credit expands, questions of loan repayment discipline, internal fund management, and dependence on continued government subsidy for interest subvention have become more prominent in policy discussion. Where repayment stress builds up within a village organisation, the resulting strain can undermine the very trust-based social capital on which the federation's broader empowerment functions, including its informal role in resource coordination and its support for newly elected women representatives, ultimately depend. Ensuring that the financial architecture underpinning SHG federations remains sound is therefore not a narrow banking concern but a precondition for the continued functioning of the empowerment pathways examined in this paper.

8. Policy Recommendations

Building on the preceding analysis, the paper suggests four directions for policy convergence. First, livelihood missions should more systematically integrate ecological training, such as non-pesticide management and water-use efficiency, into SHG livelihood curricula, rather than treating environmental content as a supplementary activity. Second, capacity-building for newly elected women panchayat representatives should be extended beyond induction training to include sustained mentoring through the SHG federation network, leveraging the trust and organisational familiarity that federations already command among rural women. Third, land and asset titling reforms, including joint titling of government-allotted agricultural land, should be pursued to strengthen women's collateral base independent of group-based microfinance. Fourth, targeted federation-strengthening investment should be directed toward Scheduled Tribe-dominated and remote mandals to narrow the observed gap in institutional maturity, including flexible meeting schedules and childcare support to address the unpaid care work constraint identified above.

Fifth, the state's monitoring framework for SHG federations and panchayat performance should be expanded to include indicators that capture the sustainability dimension explicitly, such as the area under non-pesticide management coordinated through federations, the number of watershed or afforestation works planned with women panchayat representatives in a leading role, and rates of loan repayment discipline within village organisations. Embedding such indicators alongside conventional coverage statistics, of the kind presented in Tables 3 and 4, would allow policymakers to track not only how many women are reached by empowerment programmes but whether the reach is translating into the ecological and institutional durability that this paper has argued is central to genuine rural transformation.

9. Conclusion

This paper has examined the pathways through which women's empowerment has been institutionalised in rural Telangana since the state's formation, focusing on microfinance and livelihoods, political participation through Panchayati Raj Institutions, and education and health. The evidence suggests that Telangana's SHG federation model and its extension of reservation to fifty per cent of panchayat seats represent substantial institutional commitments that place the state ahead of national averages on several empowerment indicators. At the same time, the durability of these gains, and their translation into

genuinely sustainable rural development, depends on addressing persistent constraints in land ownership, human capital, proxy representation, and unpaid care work. Treating women's empowerment and environmental sustainability as convergent rather than separate policy objectives, as illustrated by federation-linked sustainable agriculture and natural resource planning, offers a more promising basis for rural transformation in Telangana than approaches that pursue economic inclusion in isolation from ecological and social context.

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