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Self-Help Group Participation and Psychological Empowerment of Rural Women in an Aspirational District (Nuh)

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ABSTRACT

Self-Help Groups (SHGs) are widely promoted to empower rural women, yet evidence on their specifically psychological, as distinct from economic and social, dimension is scarce, particularly in the country's most deprived districts. The present study, conducted from October to December 2024, assessed the intensity of SHG participation and its relationship with the psychological empowerment of rural women in the aspirational district of Nuh, Haryana, India. Primary data were collected from 120 women members selected by multistage random sampling from four villages of the Nuh and Punhana blocks. A pre-tested structured interview schedule measured participation and four psychological empowerment dimensions, namely meaning, competence, self-determination and impact, adapted from an established scale. Frequency, percentage, weighted mean score, rank and Karl Pearson's coefficient of correlation were used for analysis. A little under three-fifths of the respondents recorded medium participation. The overall Psychological Empowerment Index stood at 68.4 per cent, competence ranking highest (74.8%) and impact lowest (61.4%). Participation intensity was positively and significantly correlated with overall empowerment (r = 0.59) and every dimension. Deepening the quality of participation and linking groups to external institutions are recommended to sustain women's empowerment in aspirational districts.

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INTRODUCTION

Self-Help Groups (SHGs) occupy a central place in India's rural development architecture, functioning at once as instruments of financial inclusion and as collective platforms for the social transformation of women. A substantial body of scholarship establishes that membership in such groups is associated with improved economic standing, savings behaviour and participation in household decisions (Mohapatra and Sahoo, 2016; Kumar et al., 2021), and that the microfinance channelled through them is linked to greater bargaining power within the household (Swain and Wallentin, 2009). Much of this literature, however, concentrates on the economic and social domains. The intrinsic, psychological dimension of empowerment remains comparatively under-examined: Al-Kubati and Selvaratnam (2023) note that the empowerment generated through group-based programmes ultimately expresses itself in the psychological domain as well, Khan et al. (2023) report a positive though moderate association between group-based microfinance and psychological empowerment, and Mahato and Jha (2024) observe that this dimension is rarely isolated for systematic study, particularly among socially disadvantaged populations.

Psychological empowerment is best understood not as an external endowment but as an intrinsic motivational state. Thomas and Velthouse (1990) advance a cognitive model in which empowerment is experienced through a set of task assessments, and Spreitzer (1995) operationalises this insight into four measurable dimensions, namely meaning, competence, self-determination and impact. This complements the framing of Kabeer (1999), for whom empowerment is the expanded ability to make strategic life choices through resources, agency and achievements. These frameworks together suggest that SHG participation is associated with the internal competence and self-determination that underpin agency, making the psychological dimension a logical object of enquiry.

This enquiry acquires added salience in an aspirational district. Nuh, in Haryana, was identified by NITI Aayog (2018) as the least developed of the country's districts and is prioritised under the national Aspirational Districts Programme, and its women confront intersecting disadvantages of low literacy, restricted mobility and entrenched patriarchal norms. While extension-focused assessments confirm multidimensional empowerment gains among women members (Rajkumar et al., 2024; Das et al., 2023), the way in which the intensity of participation relates to psychological empowerment in so deprived a setting remains undocumented, the existing dimension-wise evidence having come largely from tribal or comparatively better-served regions (Mahato and Jha, 2024; Khan et al., 2023). The present study is therefore among the first to assess disaggregated psychological empowerment, through the four-dimension cognitive model, in an aspirational district, locating a rarely examined facet of the SHG experience within the country's sharpest deprivation. Its objectives are to assess the intensity of SHG participation in Nuh, to measure the psychological empowerment of the women across the four cognitive dimensions, and to examine the relationship between the two, both overall and across the individual dimensions. It is accordingly hypothesised that the intensity of participation is positively and significantly associated with the psychological empowerment of the women members (H1).

METHODOLOGY

The study was conducted from October to December 2024 in Nuh district of Haryana, purposively selected as the country's least developed district under the Aspirational Districts Programme (NITI Aayog, 2018). A multistage random sampling procedure was followed. At

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the first stage, two blocks with a high concentration of women SHGs under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission, namely Nuh and Punhana, were selected; at the second stage, four villages with a well-established SHG presence, namely Ujina in Nuh block and Singar, Nai and Bichhor in Punhana block, all among the larger settlements of their blocks (Census of India, 2011); and at the third stage, 120 women members were selected by proportionate random sampling from the 160 active women SHGs of these villages (Ujina 36, Singar 56, Nai 24 and Bichhor 44), one eligible member with at least one year's membership being drawn at random from each selected group, giving 27, 42, 18 and 33 respondents respectively.

Data were collected through a structured interview schedule administered personally in Hindi and Mewati, translated, back-translated and pre-tested on 30 non-sampled members. The intensity of SHG participation was measured on five indicators, namely meeting attendance, savings regularity, group discussion, group decision-making and group economic activity, each rated on a three-point continuum (regular = 3, occasional = 2, never = 1); the summated participation score (range 5 to 15) was then classified by the mean ± standard deviation method into low, medium and high categories. Psychological empowerment was measured on a 20-item, five-point Likert scale comprising four dimensions of five items each, namely meaning, competence, self-determination and impact, adapted from Spreitzer (1995). The schedule was validated through a panel of seven subject-matter experts (content validity index = 0.88) and found reliable, the Cronbach's alpha being 0.71 for the five-item participation measure and 0.86 for the empowerment scale. The data were analysed using frequency, percentage, weighted mean score, rank and Karl Pearson's coefficient of correlation, the weighted mean score being the sum of the products of the response frequencies and their scale weights divided by the number of respondents; an overall Psychological Empowerment Index was derived as the mean of the four dimension scores expressed as a percentage of the maximum. As the study was cross-sectional, it examined association and not causation. The study was approved by the institutional ethics committee [approval number to be inserted], and informed consent, voluntary participation and anonymity were ensured.

RESULTS

Profile and intensity of SHG participation

The socio-personal profile of the respondents reflected the deprivation of the study area. The respondents were predominantly of middle age, a little over half (53.3%) being aged 31 to 45 years, while the educational profile was low, about a third (32.5%) being illiterate and a further 34.2% schooled only to the primary level, a pattern consistent with the well-below-average female literacy recorded for the Meo-dominated district (Census of India, 2011). Nearly half (48.3%) had belonged to their groups for three to four years, affording sustained exposure to group processes, and agriculture and allied activities (43.3%) followed by livestock and dairying (23.3%) were the principal household occupations.

The intensity of SHG participation is presented in Table 1. The mean participation score was 10.62 on the 5 to 15 scale, and the clear majority of members recorded medium participation, the high category exceeding the low. The concentration of members in the medium and high categories indicated that the groups studied were largely functional, attendance, thrift and collective activity having become routine features of members' lives.

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Table 1. Distribution of respondents by intensity of SHG participation (n = 120)

Participation intensity	Per cent
Low (below 8.21)	18.3
Medium (8.21 to 13.03)	59.2
High (above 13.03)	22.5
Total	**100.0**

Note: Categories formed by the mean ± standard deviation method on the summated participation score (mean = 10.62, SD = 2.41); n = 120.

The indicator-wise pattern is presented in Table 2. Regular meeting attendance (weighted mean score 2.55, rank I) and savings regularity (2.48, rank II) were near-universal, having become habitual obligations of membership, while the more demanding indicators of group decision-making (1.78, rank IV) and collective economic activity (1.71, rank V) recorded the lowest scores; group discussion (2.10) occupied the intermediate rank. The lower scores on the demanding indicators showed that active engagement, as distinct from routine compliance, was achieved by only a minority and was the aspect of participation on which members principally differed.

Table 2. Indicator-wise intensity of SHG participation (n = 120)

Participation indicator	Weighted mean score	Rank
Meeting attendance	2.55	I
Savings regularity	2.48	II
Group discussion	2.10	III
Group decision-making	1.78	IV
Group economic activity	1.71	V

Note: Weighted mean score on a three-point scale (regular = 3, occasional = 2, never = 1); the five scores sum to the mean participation score of 10.62; n = 120.

Psychological empowerment across dimensions

The dimension-wise psychological empowerment of the respondents is presented in Table 3. Competence ranked first with the highest weighted mean score of 3.74, followed by meaning (3.58, rank II), self-determination (3.29, rank III) and impact (3.07, rank IV), the overall weighted mean score being 3.42 on the five-point scale. Expressed as the Psychological Empowerment Index (Table 3), that is as a percentage of the maximum attainable score, overall empowerment stood at 68.4 per cent, ranging from 61.4 per cent for impact to 74.8 per cent for competence. The ranking showed that membership was associated most strongly with the women's belief in their own capabilities and with the personal significance they attached to group activity, whereas their perceived capacity to influence the wider environment was the

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least developed. The standard deviation was lowest for the higher-ranked dimensions, indicating broad agreement on competence and meaning, and highest for impact, reflecting a more uneven and still-emerging sense of external influence.

Table 3. Dimension-wise psychological empowerment of respondents (n = 120)

Empowerment dimension	Weighted mean score	Standard deviation	Index (%)	Rank
Competence	3.74	0.61	74.8	I
Meaning	3.58	0.66	71.6	II
Self-determination	3.29	0.78	65.8	III
Impact	3.07	0.85	61.4	IV
Overall	**3.42**	**0.72**	**68.4**	-

Note: Weighted mean score on a five-point continuum (1 = strongly disagree to 5 = strongly agree); Index (%) is the weighted mean score as a percentage of the maximum; ranks assigned on the weighted mean score; the Overall row is the mean, standard deviation and index of the respondents' overall empowerment score across the four dimensions.

Empowerment rose with the duration of membership, the overall weighted mean score increasing from 3.3 among members of one to two years' standing to 3.4 at three to four years and 3.6 beyond four years; as the design was cross-sectional, this represented an association rather than evidence of change over time. Village-wise, the overall score was higher in Singar (3.6) and Ujina (3.5), whose groups were on average of longer standing, than in Nai (3.3) and Bichhor (3.2), though the small and unequal village subsamples render these differences indicative only.

Relationship between participation and empowerment

Karl Pearson's coefficient of correlation between participation intensity and psychological empowerment is presented in Table 4. Participation was positively and significantly correlated with overall psychological empowerment (r = 0.59) and with each of its dimensions at the one per cent level, thereby supporting the hypothesis (H1). The correlation was largest for competence (r = 0.56) and self-determination (r = 0.51), followed by meaning (r = 0.43) and impact (r = 0.34), the descending order indicating that more intense participation was associated most closely with the women's internal sense of capability and autonomy and least with their perceived influence over the external environment.

Table 4. Coefficient of correlation between participation intensity and psychological empowerment

Psychological empowerment dimension	Correlation coefficient (r)
Competence	0.56**
Self-determination	0.51**
Meaning	0.43**

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Impact	0.34**
Overall psychological empowerment	**0.59****

*Note: n = 120; ** significant at the 1 per cent level (p<0.01).*

DISCUSSION

The positive and significant association between the intensity of participation and psychological empowerment is consistent with the wider evidence that engagement in SHG-based microfinance strengthens women's empowerment (Mohapatra and Sahoo, 2016; Kumar et al., 2021; Swain and Wallentin, 2009). The present results extend that evidence in two respects. First, the association is shown to operate within the specifically psychological domain rather than only the economic and social domains emphasised in much earlier work. Second, it holds in an aspirational district, where acute deprivation, low female literacy and restrictive social norms might have been expected to weaken any such relationship, yet do not.

The ranking of the four dimensions is theoretically coherent. Competence and meaning, the most strongly experienced cognitions, correspond closely to the experiences through which participation is enacted; in the cognitive tradition of Thomas and Velthouse (1990) and Spreitzer (1995), the repeated handling of savings, credit and group transactions builds the role-specific self-efficacy that defines competence, while the value women attach to collective activity expresses meaning. Self-determination occupies an intermediate position, consistent with women exercising genuine choice within the group even as patriarchal authority continues to constrain it in the wider household. The lowest-ranked dimension, impact, denotes the belief that one can influence outcomes beyond one's immediate role, and its modest level reflects a structural ceiling rather than a deficiency of the group model, since influence over panchayats, markets and administrative agencies depends on factors that lie largely outside the group's control. Datta and Sahu (2021) similarly find microcredit associated with self-reliance more readily than with altered external relations, and the moderate gains reported by Khan et al. (2023), Mahato and Jha (2024), Rajkumar et al. (2024) and Pandhare et al. (2024) point in the same direction, while Al-Kubati and Selvaratnam (2023) observe that the psychological returns to participation accrue only progressively.

The descending order of the correlation coefficients, from competence and self-determination through meaning to impact, gives a dimension-wise account of how the association is structured and accords with Raghunathan, Kannan and Quisumbing (2019), for whom group participation chiefly improves women's access to information and their voice in decisions. The rise of empowerment with membership duration, and the higher scores observed in the villages whose groups were of longer standing, are consistent with the cumulative and scale-related benefits documented by Raghunathan et al. (2023) and with the livelihood gains reported by Komal Kriti et al. (2025), although the cross-sectional design precludes any causal reading of these gradients.

For extension practice the implications are specific. Because competence and self-determination respond most strongly to participation, interventions that multiply mastery experiences, such as the rotation of office-bearer responsibilities, structured exposure visits and graded training in financial and enterprise management, are the most promising avenues for deepening empowerment. The lag in impact, by contrast, calls for the deliberate linkage of groups to panchayati raj institutions, markets and line departments, so that the internal

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confidence already present can be projected into genuine external influence, in the spirit of the empowerment frameworks of Kabeer (1999) and Spreitzer (1995). Sustaining and scaling these psychological gains will depend on consolidating group maturity and federating SHGs into larger structures, in line with the scale-and-sustainability argument of Raghunathan et al. (2023). These inferences are qualified by the cross-sectional design, which identifies association rather than causation and cannot exclude the self-selection of more empowered women into deeper participation, and by the study's confinement to a single aspirational district, whose four study villages are among the larger settlements of their blocks, with reliance on interviewer-administered self-reports.

CONCLUSION

The study establishes that the intensity of participation in Self-Help Groups is a meaningful correlate of the psychological empowerment of rural women in the aspirational district of Nuh, where the overall Psychological Empowerment Index reached 68 per cent. More active and sustained engagement was associated most strongly with women's sense of competence and self-determination, while their perceived capacity to influence the wider environment was the least developed and the least closely associated with participation. These findings imply that extension and livelihood agencies should look beyond enrolment targets towards measures that deepen the quality of participation, such as leadership rotation, exposure to decision-making forums and linkages with community institutions, so that the intrinsic confidence already present can be projected into genuine external influence. Strengthening the psychological foundations of empowerment in this manner may help the collective model contribute to more durable empowerment for women in the country's most deprived districts.

CONFLICTS OF INTEREST STATEMENT

The authors declare that there is no conflict of interest associated with this manuscript.

Data availability: The data that support the findings of this study are available from the corresponding author upon reasonable request.

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