

## Self-Help Groups as Democratic Spaces: Women's Voice and Political Empowerment in Rural Haryana

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### ABSTRACT

*Self-Help Groups (SHGs) have expanded rapidly across rural India as instruments of women's economic and social mobilisation, yet their role in building political voice and democratic participation remains under-examined, particularly in socio-culturally conservative regions. This study, conducted in November–December 2024, examines whether participation in women's SHGs is associated with political empowerment among rural women in Nuh district, Haryana, a district where a high density of registered SHGs meets a formal 50 per cent local-government quota for women, one that coexists with well-documented barriers to substantive political engagement. Primary data were collected from 120 SHG member-respondents across four villages (Ujina, Singar, Nai, and Bichhor) in three blocks of Nuh with the largest number of registered women SHGs, analysed using frequency and percentage distribution, mean, standard deviation, weighted mean score, ranking, Pearson's and Spearman's correlation coefficients, and one-way ANOVA. Respondents reported moderate-to-high voice within their SHGs (mean Voice Index = 14.12, SD = 3.69, of 21) and political empowerment (mean Political Empowerment Index = 11.93, SD = 2.89, of 18); the two composite indices were positively and significantly correlated ( $r = 0.523, p < 0.001$ ), and both scales showed strong internal consistency (Cronbach's alpha of 0.925 and 0.915). Contact with elected representatives and general political awareness ranked lowest among indicators, even as overall voice and empowerment moved together. The findings support the view that SHG participation is meaningfully linked to political empowerment, with the weakest link being women's direct engagement with formal political actors and institutions.*

**Keywords:** *Self-Help Groups, Political Empowerment, Women's Voice, Democratic Participation, Rural Haryana, Nuh District, Civic Agency.*

### Introduction

Rural India's developmental framework has been built around women's Self-Help Groups (SHGs), one of the largest group women's spaces in the country, as a tool of financial inclusion, livelihood security, and social mobilization, supported through national policies such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission. Their monetary contribution has received considerable attention (Bali Swain & Wallentin, 2009), however a stream of research explores if the collective space of SHGs facilitates voice building and civic agency as a result. A large matched-sample study found SHG members more politically engaged than comparable non-members, with higher awareness and use of public entitlement schemes linked to wider social networks and mobility (Kumar et al., 2019). Related randomised and quasi-experimental work has found SHG exposure increases participation in household decisions and civic activities (Desai & Joshi, 2014), improves access to local

public goods through stronger village governance engagement (Desai & Olofsgård, 2019), and produces modest but measurable social and economic gains over time (Deininger & Liu, 2013).

Haryana presents a useful case for this question. The state mandates 50 per cent reservation for women in Panchayati Raj institutions under the Haryana Panchayati Raj (Second Amendment) Act, 2020, one of the more generous quotas among Indian states (Ministry of Panchayati Raj, Government of India, 2020). Formal quotas of this kind have been shown, in randomised evaluations elsewhere in India, to shift the type of public goods elected councils invest in (Chattopadhyay & Duflo, 2004) and to raise girls' own aspirations through a role-model effect (Beaman et al., 2012). Nevertheless, the formal representation of has failed to equate with substantive voice in Haryana: research into the state's gram panchayats reveals an ongoing "sarpanch pati" trend, where male family members act de facto representative for female representatives, and low female literacy levels and eligibility criteria which have barred illiterate candidates. Both legal inclusion through legal quota, and local development through SHGs have increased without clear understanding as to how the two concepts are linked.

Nuh district (formerly Mewat) represents one case: Mewat Development Agency, its nodal community development agency, reports a total of 2,287 active SHGs with 27,392 women members, organized under six block-level federation, a grouping that is less refined than the seven revenue administrative blocks used for sampling in the following (Mewat Development Agency, Government of Haryana, n.d.). This density of SHG organization comes against a backdrop of systemic disadvantages, low female literacy levels which means Nuh district provides a good case to explore whether SHG membership equates to effective political voice.

The present study explores two related questions: how much voice are Nuh's SHG members exercising within their groups (ability to communicate, voice concerns, participate in decision-making, hold leadership positions), and if this group-level voice correlates to empowerment (awareness of governance systems, attending the Gram Sabha, engaging with elected representatives, holding independent political opinion). The study evaluates this linkage empirically using primary data of 120 women from four villages in Nuh district.

### **Theoretical Framework**

The study draws on two established strands of scholarship. The first is the resources–agency–achievements framework of empowerment, distinguishing access to resources, the ability to exercise choice (agency), and resulting outcomes (Kabeer, 1999), used here to separate what SHG membership provides (resources) from what members do with it (agency, expressed as voice) and what results from it (political participation outcomes).

The second is associational and social capital theory, which holds that participation in local associations builds trust, network ties, and civic skills that extend into wider public participation (Putnam, 1995). A large primary survey in rural Maharashtra found weak economic ties formed through SHG membership nonetheless generated measurable social capital (Deshpande & Khanna, 2021), consistent with evidence from rural Karnataka that SHG participation expands women's non-kin social ties beyond the group itself (Davidson & Sanyal, 2017). A mixed-methods study in Manchar, Maharashtra, found a direct positive association between SHG membership and political participation and community mobilisation (Misra et al., 2024), and an analysis of village assembly transcripts across South India found associational membership linked to how women framed their concerns in these deliberative spaces (Rao & Sanyal, 2010). Measurement-focused work cautions, however, that the specific channels through which participation translates into empowerment vary by region and group type (Bali Swain & Wallentin, 2012).

Drawing on these two frameworks, the study tests the following working hypothesis: H1 — women's voice within SHGs is positively associated with their level of political empowerment.

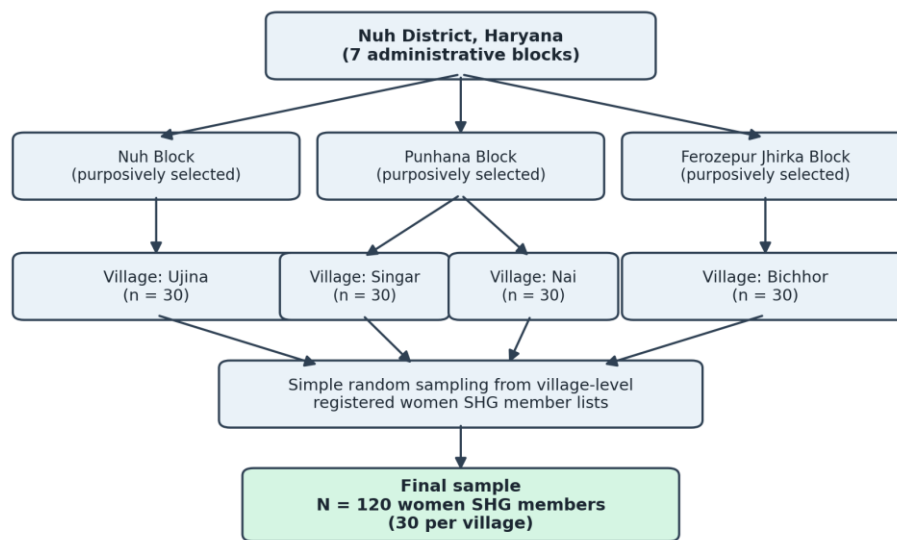
### **Objectives**

- To assess the extent of women's voice within SHGs in the selected villages of Nuh district.
- To assess the level of political empowerment among SHG member-respondents.
- To examine the relationship between SHG-based voice and political empowerment.
- To compare the level of voice and political empowerment across the sampled villages.

**Methodology**

The study used a cross-sectional, descriptive-cum-correlational survey design, conducted in November–December 2024 in Nuh district, Haryana, selected purposively for its high number of registered women SHGs and, at the same time, comparatively low indicators of women's political participation.

A multistage sampling technique was used. Nuh district was selected purposively on the stated criteria. Block-level SHG registration records maintained by the Mewat Development Agency were then reviewed, and three of the district's seven blocks, Nuh, Punhana, and Ferozpur Jhirka, were purposively selected for the highest density of active, registered women SHGs. One village was purposively selected from each of the Nuh and Ferozpur Jhirka blocks (Ujina and Bichhor), while two villages were selected from Punhana block (Singar and Nai), since Punhana returned a larger pool of villages with active, multi-year SHG operations. Finally, 30 respondents were selected from each village by simple random sampling, without replacement, from the village-level list of registered women SHG members, yielding a total sample of 120. This design, summarised in Figure 1, combines purposive selection at the district, block, and village levels with probability sampling at the respondent level.



*Eligibility: active SHG membership ≥ 2 years | Response rate: 100% (120/120) | Missing data: none*

**Figure 1: Multistage sampling design showing the flow from district to block, village, and respondent selection**

A sample of 30 respondents per village (120 overall) followed the conventional rule of thumb of a minimum of 30 cases per subgroup used in comparable village-level SHG studies; no formal a priori power calculation was conducted, and this is noted as a design limitation rather than a statistically derived requirement. The sampling frame for each village was the current registered-member list held by the village-level SHG federation; women who had left their SHG, whose membership had lapsed, or who were absent during data collection were excluded before random selection.

The respondents had to have been actively members of SHGs for at least two years, on the reasoning that a shorter tenure of membership may not provide enough exposure to be able to have voice or political awareness. The respondents sampled had an age range of 25- 58 years (mean = 41.6, SD = 10.2) and had been members of an SHG for 2- 12 years (mean = 7.4, SD = 3.1). The majority (59.2 per cent) held no official office within their SHG; however, 23.3 per cent held the post of President and 17.5 per cent held the post of Secretary. All 120 selected respondents provided the full schedule with no missing response (100 per cent response rate).

Data was collected using a structured interview schedule administered face-to-face in their local language by trained enumerator, pretested by 15 women SHG members in a village outside the four chosen for the main study, with the language of the items were rephrased for clarity before the commencement of the fieldwork. The completed schedule included the background of the respondents, seven indicators of voice (attending the meetings, expressing views, participating in financial decisions, raising grievances, exercising leadership, suggesting new group activities, and participating in decisions on the group) and six indicators of political empowerment (political awareness, attending Gram Sabha meetings, contacting the elected representatives, discussing politics, holding independent political opinion, and participating in community decisions). Each item was rated on an ordinal three-level scale (low=1, medium=2, high=3); a composite Voice Index was the sum of the seven indicators of voice (range 7-21), and a composite Political Empowerment Index was the sum of the six indicators of empowerment (range 6-18).

The internal consistency of the two composite indices was assessed using Cronbach's alpha (Cronbach, 1951). The Voice scale returned an alpha of 0.925, and the Political Empowerment scale returned an alpha of 0.915, both comfortably beyond the conventional cut-off level of 0.70, reflecting consistent underlying constructs.

Respondents were classified into Low, Medium, and High categories on each index using the mean  $\pm$  SD method: below (mean - SD) as Low, between (mean - SD) and (mean + SD) as Medium, and above (mean + SD) as High.

Before correlation analysis, both indices were screened for distributional assumptions and outliers. A Shapiro–Wilk test indicated neither the Voice Index ( $W = 0.885$ ,  $p < 0.001$ ) nor the Political Empowerment Index ( $W = 0.869$ ,  $p < 0.001$ ) was normally distributed, expected for bounded, discrete sum-scores from few three-point items. No case exceeded  $|z| > 3$  on either index, indicating no extreme outliers. Pearson's  $r$  was retained as the primary measure, being reasonably robust to non-normality at  $N = 120$ , but was cross-checked against Spearman's rank-order correlation as a distribution-free robustness check (reported in Results).

The following statistical tools were used to analyse the data:

- Frequency and percentage, to describe the distribution of respondents across categories.
- Mean and standard deviation, to summarise central tendency and spread.
- Weighted mean score (WMS), calculated for each indicator as  $WMS = \sum(f_i w_i) / N$ , where  $f_i$  is the frequency at a given scale point,  $w_i$  the weight (1, 2, or 3), and  $N$  the total respondents (120), allowing indicators to be ranked.
- Ranking, based on WMS values, to identify which indicators carried the most weight.
- Karl Pearson's correlation coefficient, to test the strength and direction of the relationship between the Voice Index and Political Empowerment Index, significance tested at 0.05 and 0.01, cross-checked with Spearman's rank-order correlation.
- One-way analysis of variance (ANOVA), to test whether mean Voice and Political Empowerment Index scores differed across the four villages, cross-checked with the Kruskal–Walli's test.

All statistical computation was carried out using Python (version 3, pandas and scipy libraries). Respondents were informed of the purpose of the study and gave verbal or written consent before participating; no identifying information was recorded in the dataset.

## Results and Discussion

### • Extent of women's voice within SHGs

Table 1 presents the distribution of respondents by SHG position: 59.2 per cent held no office, 23.3 per cent served as President, and 17.5 per cent as Secretary; no respondent held the position of Treasurer.

**Table 1: Distribution of respondents by SHG position (N = 120)**

SHG Position	Frequency	Percentage
Member	71	59.2
President	28	23.3
Secretary	21	17.5

The composite Voice Index ranged from 7 to 21, with a mean of 14.12 and SD of 3.69. Using the mean  $\pm$  SD classification (Low < 10.43, Medium 10.43–17.80, High > 17.80), 68.3 per cent of respondents fell in the medium voice category, 16.7 per cent as high, and 15.0 per cent as low.

**Table 2: Distribution of respondents by level of voice within SHGs (N = 120)**

Level of Voice	Frequency	Percentage
Low	18	15.0
Medium	82	68.3
High	20	16.7

Table 3 presents item-level frequency, percentage, weighted mean score, and rank for the seven voice indicators. Weighted mean scores clustered tightly, ranging from 1.983 to 2.033: respondents rated all seven dimensions of in-group voice at a similarly moderate-to-high level.

**Table 3: Weighted mean score and rank order of voice indicators (N = 120)**

Voice Indicator	Low (1)	Medium (2)	High (3)	WMS	Rank
Meeting attendance	21 (17.5%)	74 (61.7%)	25 (20.8%)	2.033	I
Involvement in financial decisions	22 (18.3%)	72 (60.0%)	26 (21.7%)	2.033	I
Exercising leadership	25 (20.8%)	66 (55.0%)	29 (24.2%)	2.033	I
Voting on group decisions	19 (15.8%)	79 (65.8%)	22 (18.3%)	2.025	IV
Raising grievances	24 (20.0%)	70 (58.3%)	26 (21.7%)	2.017	V
Expressing opinion in meetings	24 (20.0%)	73 (60.8%)	23 (19.2%)	1.992	VI
Suggesting SHG activities	26 (21.7%)	70 (58.3%)	24 (20.0%)	1.983	VII

Attendance of meetings, participation in financial decisions, and exercising leadership were the top two in terms of rank: voice was not clustered on a specific voice behaviour or domain, but was spread roughly across attendance, financial and leadership aspects instead. Expressing to initiate new activities, the closest item to free agency of the group, was the lowest in ranking; the gap in ranking between highest- and lowest-ranked items was small.

Looking back over the framework of resources-agencies-achievements (Kabeer, 1999), this shows agency was primarily being exerted through participation in established structures within the group, and not through free agency and suggesting new activities, broadly consistent with Deshpande and Khanna's (2021) finding that SHG-based connections bring real but incremental additions to collective capacity.

- **Level of political empowerment among SHG members**

The composite Political Empowerment Index ranged from 6 to 18, with a mean of 11.93 and SD of 2.89. Using the mean  $\pm$  SD classification (Low < 9.05, Medium 9.05–14.82, High > 14.82), 75.8 per cent fell in the medium category, 13.3 per cent low, and 10.8 per cent high.

**Table 4: Distribution of respondents by level of political empowerment (N = 120)**

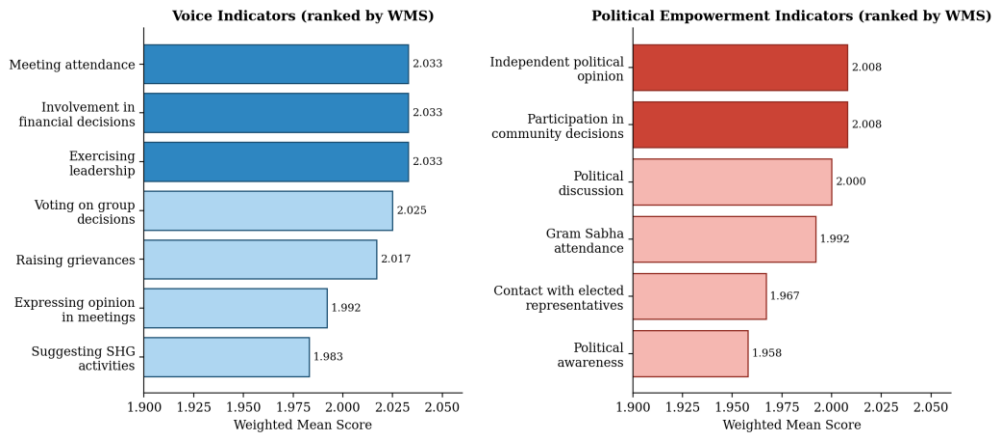
Level of Political Empowerment	Frequency	Percentage
Low	16	13.3
Medium	91	75.8
High	13	10.8

Table 5 presents the weighted mean score and rank order of the six political empowerment indicators. Independent political opinion and participation in community decisions tied for the top rank (WMS = 2.008), followed closely by political discussion (WMS = 2.000) and Gram Sabha attendance (WMS = 1.992). Contact with elected representatives (WMS = 1.967) and general political awareness (WMS = 1.958) ranked lowest.

**Table 5: Weighted mean score and rank order of political empowerment indicators (N = 120)**

Empowerment Indicator	Low (1)	Medium (2)	High (3)	WMS	Rank
Independent political opinion	18 (15.0%)	83 (69.2%)	19 (15.8%)	2.008	I
Participation in community decisions	19 (15.8%)	81 (67.5%)	20 (16.7%)	2.008	I
Political discussion	19 (15.8%)	82 (68.3%)	19 (15.8%)	2.000	III
Gram Sabha attendance	21 (17.5%)	79 (65.8%)	20 (16.7%)	1.992	IV
Contact with elected representatives	22 (18.3%)	80 (66.7%)	18 (15.0%)	1.967	V
Political awareness	23 (19.2%)	79 (65.8%)	18 (15.0%)	1.958	VI

This ranking indicates respondents were more confident in expressing personal, independent political thoughts and engaging in decisions at the community level compared to engaging in the formal governance mechanisms. Contact with the elected representatives and political awareness were the two lowest ranking indicators, directly related to institutional involvement; the spread between highest- and lowest-ranked indicator was small. This re-enforces Misra et al.'s (2024) finding that SHG membership is related to community mobilisation more than to contact with formal institutions, and consistent with the overarching observation that SHG-related political gains in India cluster around political awareness and local voice rather than continuous engagement with the elected representatives (Kumar et al., 2019).



**Figure 2: Weighted mean scores of voices and political empowerment indicators, ranked within each domain**

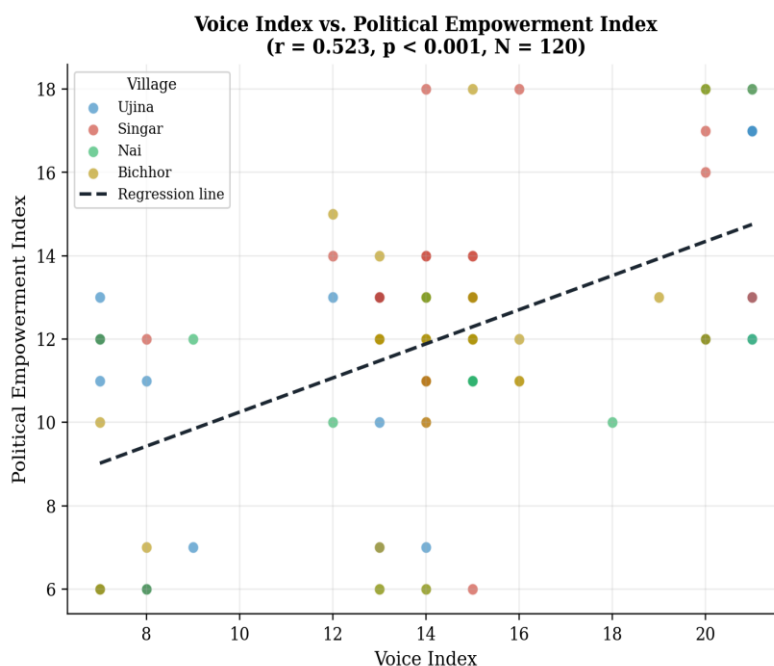
Figure 2 overlays the two indicator lists onto one another. The spread of WMS within a single domain, 0.050 points from lowest to highest rating within the seven indicators of voice, and 0.050 points from lowest to highest rating of the six indicators of empowerment), shows that there is not one stand-out item in either the construct of voice or the construct of political empowerment, the voice and political empowerment within this sample are better described as multi-dimensional and evenly spread patterns of engagement rather than unidimensional scores which are concentrated around specific group behaviours.

- **Relationship between Voice and Political Empowerment**

Table 6 shows the Pearson correlation coefficient between the two composite indices. Consistent with the working hypothesis of the study, taken from the associational and social capital theories, the two indices were positively related, moderately correlated, and significantly correlated ( $r = 0.523$ ,  $p < 0.001$ ). Given that both indices were not normal distributions, (see Methodology), this result was re-checked with Spearman's rank order correlation, which showed a positive and significant association, of slightly less strength, ( $\rho = 0.401$ ,  $p < 0.001$ ); hence this association is not affected by which parametric test is used. SHG membership duration (in years) was not significantly related to either the composite Voice index ( $r = 0.090$ ,  $p = 0.327$ ), or the composite Political Empowerment index ( $r = 0.008$ ,  $p = 0.933$ ), and the respondent's age was not significantly related to either the composite Voice index ( $r = 0.068$ ,  $p = 0.462$ ), or the composite Political Empowerment index ( $r = 0.019$ ,  $p = 0.834$ ).

**Table 6: Correlation coefficients among key study variables (N = 120)**

Variable Pair	Coefficient	p-value	Significance
Voice Index × Political Empowerment Index (Pearson's r)	0.523	< 0.001	Significant ( $p < 0.01$ )
Voice Index × Political Empowerment Index (Spearman's $\rho$ )	0.401	< 0.001	Significant ( $p < 0.01$ )
SHG Membership Years × Voice Index	0.090	0.327	Not significant
SHG Membership Years × Political Empowerment Index	0.008	0.933	Not significant
Age × Voice Index	0.068	0.462	Not significant
Age × Political Empowerment Index	0.019	0.834	Not significant



**Figure 3: Scatter plot of Voice Index against Political Empowerment Index, by village, with fitted regression line**

The moderate significant positive relationship between the voice and the political empowerment, represented by Figure 3, aligns with the hypothesis that SHGs are, at least partly, group spaces which builds voice in-group to engagement in broader political spheres. The fact that the association exists independent of SHG duration and age suggests that it is not related to tenure, but instead related to the quality of the engagement and voice. The item rankings within the voice and empowerment indicators, (Tables 3 and 5) also show that the lowest scores of both indicators of voice and empowerment (suggesting new group activities and engaging with representatives outside the group) are at the two extreme ends of the same gap: engagement in leading new activities and engaging with representatives, which as respondents were most doubtful in terms of voice and empowerment, while both voice and empowerment were co-moving in general. This parallels the paired-samples evidence from Kumar et al. (2019) and builds on the local, more isolated findings of Misra et al. (2024) to one socio-culturally conservative district. Considering this against the associational and social capital theories (Putnam, 1995), the results support the proposition that group-based engagement builds transferable civic capability, but indicate, consistent with Deshpande and Khanna (2021), that capacity accrues slowly and unequally.

• **Village-wise Variation**

Table 7 breaks down the two composite indices between the villages. The average Voice and Political Empowerment Index scores remained comparable between the four different villages, with Singar having the highest mean on both indices (Voice = 14.30, Political Empowerment = 12.73), and Ujina having the lowest mean for the Voice Index (13.77), its mean for the Political Empowerment Index (11.73) was close to that of the district.

**Table 7: Voice Index and Political Empowerment Index by village (N = 120)**

Village	Block	n	Voice Index Mean (SD)	Political Empowerment Index Mean (SD)
Ujina	Nuh	30	13.77 (4.45)	11.73 (2.46)
Singar	Punhana	30	14.30 (3.66)	12.73 (3.07)
Nai	Punhana	30	14.40 (3.65)	11.73 (3.02)
Bichhor	Ferozpur Jhirka	30	14.00 (2.99)	11.53 (2.94)

One-way ANOVA showed that these differences by village were not statistically significant for the Voice index ( $F = 0.180$ ,  $p = 0.910$ ) or the Political Empowerment Index ( $F = 1.058$ ,  $p = 0.370$ ). Given the fact that both composite indices were not normal, this was re-checked using the Kruskal–Walli's test, which found there was not a statistically difference for the Voice Index ( $H = 0.784$ ,  $p = 0.853$ ), or the Political Empowerment Index ( $H = 6.060$ ,  $p = 0.109$ ). This null result itself is important: the moderate relationship between voice and political empowerment exists at all four villages, not being driven by any special case within one. The one modest departure is Singar, which recorded the sample's highest mean on both indices; given that Singar and Nai are both in Punhana block yet show different profiles, block membership alone does not appear to account for village-level variation, and any explanation would need village-specific factors, such as federation leadership or local Gram Sabha functioning, that this survey did not directly measure.

### Limitations

Three limitations bear on how these results should be read. First, the sample was drawn from four villages within three blocks of one district, limiting generalisation elsewhere. Second, the cross-sectional design cannot establish causal direction; women already more politically engaged may also be more likely to exercise voice within their SHGs. Third, the sample size followed conventional practice rather than a formal power calculation; while sufficient for the moderate correlation reported here, it may be underpowered for smaller village-level effects.

### Conclusion

This study explores whether women's SHGs in Nuh district act as spaces of voice and political empowerment. Using primary data from 120 SHG members from Ujina, Singar, Nai, and Bichhor, voice and political empowerment were both at a moderate-to-high level, and were significantly, positively related ( $r = 0.523$ ,  $p < 0.001$ ; confirmed using Spearman's  $\rho = 0.401$ ,  $p < 0.001$ ), consistently across all four villages. This supports the proposition that SHG participation is meaningfully associated with women's political empowerment, yet the association is not spread evenly across the dimensions of voice: internal group engagement (attending meetings, participating in financial decisions, exercising leadership) was highly scored, while external engagement with other groups (contacting the elected representatives) was low, contrasting the internal and external dimensions of engagement. SHG federations and rural development programmes in similar districts may use the present findings to build on the internal voice SHGs have, by explicitly building bridges to formal political engagement (e.g., structured interaction with elected representatives, facilitated interaction with the Gram Sabha) for the SHG members.

### Declarations

- **Ethical Approval and Consent**

This study did not need institutional approval for ethical standards, as it concerned anonymous survey data which involved not more than minimal risk, and had no clinical intervention or sensitive personal data. Given the many of the respondents had a low level of formal education, oral, verbal informed consent was taken of those uncomfortable writing their signature, while written consent was taken of the others; the nature, voluntariness, and withdrawal right was explained in the local language before the interview was commenced. No personal or identifying information was recorded.

- **Funding**

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- **Data Availability**

The dataset is available from the corresponding author on reasonable request.

- **Conflict of Interest**

The authors declare no conflict of interest.

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