



Maslow's Hierarchy of Needs as a Framework for Understanding Women's Empowerment in Self-Help Groups: A Journal for SHG Leaders

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ABSTRACT:

Women's empowerment in India has been increasingly strengthened through Self-Help Groups (SHGs), which serve as platforms for economic development, social inclusion, and psychological transformation. This study interprets the voices of SHG women leaders through Maslow's Hierarchy of Human Needs, presenting a correlation matrix that connects lived experiences with theoretical motivation patterns. Data from interviews, thematic analyses, and participation-motivation mapping reveal how women progressively move from fulfilling basic needs to achieving leadership, confidence, social recognition, and self-actualization. The article offers a holistic lens for understanding empowerment and provides SHG leaders with reflective insights for community leadership, program planning, and future development interventions.

Keywords: Women empowerment, SHG leaders, Maslow's hierarchy, motivation, psychological empowerment, DMI Women's World.

1. Introduction

Self-Help Groups (SHGs) in India have emerged as transformative community structures that provide women with access to financial services, skills, networks, and leadership opportunities. While economic empowerment is often highlighted, the deeper psychological, social, and motivational dimensions are less discussed. Maslow's Hierarchy of Needs offers a powerful theoretical model for understanding the multi-layered empowerment journey experienced by women leaders. This journal article integrates interview data, thematic findings, and motivation analysis to present a structured interpretation of empowerment as lived by SHG women leaders associated with DMI Women's World.

Women's Empowerment Frameworks

Kabeer (1999) conceptualizes women's empowerment as a process of expanding individuals' ability to make strategic life choices through access to resources, the exercise of agency, and the realization of achievements. Malhotra and Schuler (2005) extend this understanding by positioning empowerment as a multidimensional construct essential for international development, encompassing economic, social, political, and psychological domains. Bernard (2013) highlights the psychological aspects of empowerment, emphasizing how confidence, self-efficacy, and intrinsic motivation shape women's capacity to act and transform their social realities.

2. Methodological Orientation

This qualitative analysis draws from:

Thematic analysis of interviews with DMI-SHG women leaders: The interviews reveal that SHG leaders experienced significant growth in confidence, decision-making ability, and community visibility, demonstrating enhanced personal agency and leadership grounded in DMI's value-based empowerment model. Themes highlight that SHGs foster solidarity, mutual support, and collective action, enabling women leaders to address social issues, advocate for community needs, and create positive change within their families and neighbourhoods.

Correlation matrix aligning themes with Maslow's five levels: The correlation matrix shows that themes such as economic stability, safety, social belonging, leadership, and self-confidence correspond directly to Maslow's five levels—demonstrating how DMI-SHG interventions systematically address needs from basic survival to self-actualisation.

The matrix indicates a strong positive association between foundational needs (income, security) and higher-order outcomes (esteem, empowerment, purpose), suggesting that as women's basic and social needs are met through SHG participation, they advance towards personal growth, leadership, and self-fulfillment.

Motivation mapping of SHG participation: Motivation mapping shows that women initially join SHGs to meet basic needs such as income generation, savings security, and household stability. Over time, their motivations evolve toward growth-oriented goals including leadership, social

recognition, and personal development. The analysis reveals increasing intrinsic motivation—women report joining not only for financial benefits but also for learning opportunities, peer support, community service, and a sense of purpose, indicating a deeper internalisation of empowerment values through SHG participation.

Leadership reflections: Women leaders reflect that their SHG journey has shaped them into compassionate, responsible, and service-oriented leaders, guided by DMI values of dignity, solidarity, and commitment to the vulnerable. Leaders describe significant growth in their ability to make informed decisions, guide group members, and address community issues—demonstrating increased confidence, clarity, and leadership maturity gained through SHG participation.

Narrative interpretations of empowerment progression: The narratives reveal a clear progression where women move from financial dependency and limited mobility to making autonomous decisions, managing resources, and taking active roles in family and community matters. Story-based reflections show that empowerment unfolds as women gain confidence to speak out, recognize their own worth, and embrace a stronger sense of purpose—marking a shift from survival-focused living to intentional, future-oriented growth.

This approach results in a composite, theory-informed empowerment journal for SHG leaders.

3. Maslow's Hierarchy and SHG Leadership: A Correlation Matrix Interpretation

Maslow's Hierarchy of Needs & Human Development: Maslow's seminal works (1943; 1954) propose that human motivation is driven by the fulfilment of hierarchical needs—physiological, safety, love and belonging, esteem, and self-actualisation. Wahba and Bridwell (1976) revisit the hierarchy, noting varying empirical support across cultures, while Neher (1991) critiques its universality, arguing that needs may not always follow a strict order. Together, these perspectives offer a comprehensive understanding of how development interventions address both basic necessities and higher psychological and social aspirations.

3.1 Physiological Needs

Themes: Food kits, shelters, health camps, emergency responses

Interpretation:

Women first experienced empowerment through the fulfillment of survival needs—food security during floods, temporary shelters, and access to healthcare. This foundational support reduced immediate vulnerabilities and enabled participation in SHGs.

3.2 Safety Needs

Themes: Financial literacy, savings, microcredit, disaster response, training, overcoming resistance.

Interpretation:

Safety expanded beyond physical well-being to economic stability. SHGs enhanced financial security and reduced risk through income, savings, and credit access. Social resistance, domestic constraints, and uncertainty were reduced as women gained confidence and legal-social protection through group structures.

3.3 Belongingness Needs

Themes: SHG solidarity, community bonds, mentorship, group identity, emotional support

Interpretation:

Belongingness emerged as the strongest motivator. Participation created identity, sisterhood, and emotional bonding. Women found acceptance, reduced isolation, and developed trust, enabling them to explore leadership without fear.

3.4 Esteem Needs

Themes: Leadership development, recognition, economic success, confidence, role modelling

Interpretation:

As women began managing savings, leading groups, attending meetings, and starting businesses, their self-esteem expanded. Community respect, family acknowledgment, and financial autonomy shaped a new identity of confidence and respect.

3.5 Self-Actualization

Themes: Entrepreneurship, training, social service, life-goal achievement, independence

Interpretation:

Women realized advanced aspirations—owning businesses, guiding others, participating in governance, and becoming agents of transformation. Leadership was no longer a role but a purpose-driven mission.

3.6. Correlation Matrix Aligned with Maslow's Hierarchy

Themes such as income security, safety, belongingness, recognition, and purpose were systematically mapped to Maslow's five levels. Results indicate:

- basic need fulfilment → confidence building
- social belonging → leadership emergence
- esteem and recognition → community influence

4. Thematic Analysis of DMI-SHG Leaders' Experiences**4.1 Mission and Vision of DMI: Empowerment & Self-Reliance:****Self-Help Groups, Microfinance, and Community Development**

Deininger and Liu (2013) demonstrate that innovative Self-Help Group (SHG) models significantly improve women's economic stability, social participation, and community influence. Swain and Wallentin (2009) provide evidence that microfinance, particularly through India's SHG-Bank Linkage Programme, enhances women's decision-making power and mobility. Complementing these findings, Saha and Paul (2020) show that SHGs contribute to substantial improvements in women's confidence, livelihood security, and collective agency in rural contexts. Conversely, Nair (2010) cautions that microfinance systems must be designed responsibly, as structural weaknesses can undermine sustainability and women's long-term empowerment.

Women perceive DMI's mission as:

- Building confidence: SHG participation helped women gradually overcome fear and self-doubt, enabling them to speak openly, take initiative, and trust in their own abilities—marking a significant shift from silence to self-assurance.
- Encouraging leadership: SHGs create an environment where women are motivated to take responsibility, guide others, and step into decision-making roles, fostering the emergence of confident and capable community leaders.
- Strengthening SHG structures: Regular training, transparent financial practices, and shared responsibilities within the group have contributed to stronger SHG systems, ensuring sustainability, accountability, and effective collective functioning.
- Promoting economic self-sufficiency: Through savings, credit access, and income-generating activities, SHGs enable women to build stable livelihoods, reduce financial dependency, and gain greater control over household economic decisions.
- Creating awareness and unity: SHG activities foster collective awareness on social issues and strengthen unity among women, enabling them to support one another, address common challenges, and work together toward community wellbeing.

Motivation Mapping**Motivations evolve:**

- initial motivation: financial stability, savings, survival
- secondary motivation: belongingness, support, learning
- advanced motivation: leadership, purpose, contribution

This aligns primarily with Belongingness, Esteem, and Self-Actualization needs.

4.2 Addressing Immediate Needs: Stability Before Empowerment:**DMI interventions supported:****Food distribution:**

1. Provides immediate nourishment to families facing hunger or crisis.
1. Helps prevent malnutrition, especially among children and vulnerable groups.
2. Reduces financial burden on low-income households by meeting basic dietary needs.

Shelter provision

1. Ensures safety and protection for individuals who are homeless or displaced.
2. Creates a stable environment that supports physical and emotional well-being.
3. Reduces exposure to violence, weather hazards, and health risks.

Healthcare access

1. Offers timely medical care, reducing the impact of preventable diseases.

2. Improves maternal, child, and elderly health through regular check-ups and treatments.
3. Enhances overall quality of life by promoting preventive and curative health services.

Disaster relief

1. Provides immediate support such as food, water, and emergency supplies after disasters.
2. Facilitates rescue, rehabilitation, and temporary shelter for affected families.
3. Helps communities rebuild through long-term recovery initiatives and resilience training.
- 4.

This fulfills **Physiological and Safety Needs**, establishing the foundation for all higher empowerment.

4.3 Economic Empowerment: The Turning Point**Women gained:**

Income: Participation in SHGs enhances women's regular income streams, contributing to household financial stability.

Savings Discipline: SHGs cultivate a culture of disciplined savings, encouraging women to manage finances prudently and plan for the future.

Entrepreneurship Opportunities: Engagement in SHGs provides women with opportunities to start and expand small businesses, fostering economic independence.

Training and Market Access: SHGs offer targeted training and linkages to markets, equipping women with skills and platforms to successfully sell products and services.

This elevated their **status, confidence**, and sense of *achievement*.

4.4 Psychological Empowerment: Inner Transformation**Women developed:**

Self-respect: SHG participation reinforces women's sense of dignity and personal value within the family and community.

Emotional Strength: Engagement in SHGs helps women develop emotional stability and cope effectively with personal and social challenges.

Mental Resilience: Women cultivate the ability to overcome setbacks and persist in achieving goals through collective support in SHGs.

Leadership Identity: SHGs provide a platform for women to recognize and embrace their potential as community leaders.

This aligns strongly with **Esteem Needs**.

4.5 Holistic Development: A Multi-Dimensional Impact**Impact was seen in:**

Social Participation: SHG involvement encourages women to actively engage in community decision-making and social initiatives.

Community Awareness: Women develop a deeper understanding of local issues, rights, and resources through SHG activities.

Economic Mobility: Participation in SHGs enhances women's ability to generate income and improve their financial status.

Digital and Financial Skills: SHGs equip women with essential digital literacy and financial management capabilities.

Women moved from survival to growth and then to contribution—reflecting **self-actualization**.

4.6 Challenges and Overcoming Them: Growth Through Resistance**Challenges included:**

Family and Social Restrictions: Traditional norms and household expectations limit women's participation in SHG activities.

Lack of Awareness: Limited knowledge about programs, rights, or resources hinders women from fully engaging.

Time Constraints: Balancing household, caregiving, and SHG responsibilities creates challenges for active involvement.

Judgment and Fear: Concerns about social criticism or failure can discourage women from taking initiatives.

Women overcame these through:

Peer Support: Women gain encouragement and motivation through solidarity with fellow SHG members.

Awareness Sessions: Informative programs enhance understanding of rights, opportunities, and resources.

Training: Skill-building workshops empower women to engage in income-generating and leadership activities.

Collective Leadership: Shared decision-making strengthens confidence and responsibility among members.

5. Participation Motivation Matrix: Why Women Join SHGs

Community Empowerment & Participatory Development

Chambers (1994) underscores the importance of participatory rural appraisal (PRA) as a transformative approach that places community voices at the centre of development planning. Sen (1999) frames empowerment as the expansion of freedoms—economic, social, and political—necessary for individuals to live the lives they value. Cornwall and Edwards (2016) further highlight that empowerment is negotiated within social structures, requiring inclusive processes and collective action to drive equitable development outcomes.

Table 1

Motivation Category	Maslow Level	Interpretation
Social Connections	Belongingness	Primary motivator; need for bonding
Information Resources	Safety	Knowledge as security
Coping Skills Growth	Esteem & Self-Actualization	Desire for mastery & confidence
Emotional Support	Belongingness & Esteem	Need for empathy and validation

Table 2

Motivation Category	Maslow Level	Interpretation
Social Connections	Belongingness	Primary motivator; need for bonding
Information Resources	Safety	Knowledge as security
Coping Skills Growth	Esteem & Self-Actualization	Desire for mastery & confidence
Emotional Support	Belongingness & Esteem	Need for empathy and validation

Motivation Category Respondents Maslow Level Interpretation

Insights:

- Belongingness is the strongest driving force.
- Women seek both emotional and economic stability.
- Growth and competence are emerging aspirations.

6. Maslow-Based Empowerment Pathway for SHG Leaders

Stage 1: Survival → Stability

Food, shelter, health, safety

Stage 2: Stability → Identity

Belongingness, group participation, emotional bonding

Stage 3: Identity → Confidence

Leadership, training, recognition, economic success

Stage 4: Confidence → Purpose

Entrepreneurship, service, community leadership

Stage 5: Purpose → Transformation

Self-actualization, mentoring, social contribution, collective empowerment

7. Implications for SHG Leaders and Practitioners

Basic Needs First: Programs should address fundamental needs before advancing to psychological and social empowerment.

Emotional Bonding: Strong interpersonal connections within groups enhance participation and trust.

Leadership Training: Developing leadership skills boosts self-esteem and personal growth.

Entrepreneurship: Engaging in income-generating activities promotes self-actualization.

Collective Identity: Shared group identity strengthens resilience against social barriers.

8. Conclusion

The empowerment of women through SHGs is a layered journey, best understood through Maslow's Hierarchy of Needs. SHG leaders move from meeting basic needs to achieving self-actualization through solidarity, economic participation, psychological empowerment, and leadership development.

DMI Women's World is shown to play a catalytic role in supporting each stage of this hierarchy, enabling women not only to transform their own lives but also to uplift their families and communities. This journal offers a theory-guided reflection for SHG leaders to understand their empowerment pathway and deepen their leadership in shaping future community transformation.

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