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Do self-help groups empower women? Evidence from a systematic review

Poverty and structural factors that perpetuate social marginalisation cause women to be doubly disadvantaged. Economic self-help groups (SHGs) are a major development intervention used to tackle this complex problem. SHGs are mutual aid or support groups of people related by affinity, who come together to save and invest. These groups are used to attain social change and bring about individual and/or collective empowerment among women. It remains unclear, however, whether and to what extent SHGs empower women and if there are any adverse consequences to women's participation, particularly domestic violence.

A recent systematic review synthesises evidence from across low- and middle-income countries to understand the role of economic SHGs in contributing to women's economic, political and social empowerment, and their own perception of factors determining their participation and the accrued benefits.

Main findings

■ **Economic empowerment:** The review finds positive impacts of SHGs on women's economic empowerment, which is defined as the ability of women to access, own and control resources, possibly stimulated by the opportunity to handle money, as part of the SHG. It also increased their bargaining power with their husbands.

■ **Social empowerment:** The review suggests positive impacts of SHGs on women's mobility and decision making on family size. Women highlighted solidarity among SHG members and the role of social networks as key to driving this change.

■ **Political empowerment:** Although SHGs may stimulate political empowerment, evidence suggests that changing the status of women in society is not the main goal of SHG members. Women mentioned awareness of rights as the first important step towards gaining rights in the community, such as over property.

■ **Psychological empowerment:** There was no conclusive evidence in the review about whether such groups encourage psychological

What is a systematic review?

3ie-funded systematic reviews use rigorous and transparent methods to identify, appraise and synthesise all of the relevant studies to address a specific review question. Review authors search for published and unpublished studies and use a theory-based approach to say what evidence is generalisable and what is more context-specific. The result is an unbiased assessment of what works, for whom and why.

About the systematic review: This brief is based on *Economic self-help group programmes for improving women's empowerment, 3ie systematic review 23* by Carinne Brody, Thomas De Hoop, Martina Vojtkova, Ruby Warnock, Megan Dunbar, Padmini Murthy and Shari L Dworkin. It synthesises evidence from 23 quantitative studies and 11 qualitative studies to understand the effectiveness of SHGs in empowering women. Of the 34 included studies, 26 studies evaluated programmes in South Asia (mainly India), one in East Asia, and two each in Latin America and the Caribbean and Sub-Saharan Africa.

empowerment. The review of quantitative evidence finds no impacts of SHGs on self-efficacy or agency, feelings of autonomy, sense of self-worth, self-confidence or self-esteem. Qualitative evidence suggests improved intra household dynamics, lessened domestic conflict and greater participation in discussions by women.

The review highlights the possible role of training in strengthening impacts on empowerment. It is difficult, however, to ascertain what kind of training, including entrepreneurial skills, health education or women's rights, may be effective. There is no evidence of adverse consequences for women participating in SHGs. However, the qualitative findings showed that women reported that their participation had an effect on domestic disputes and violence. But eventually, the women gained respect from their husbands and in-laws by bringing in income to the household.

Implications

Policy

The review suggests that the poorest of the poor continue to be excluded from economic SHG programmes. Lack of resources and social constraints to participate or reluctance by wealthier and well-connected members to include them are likely reasons for their exclusion. It is important that policymakers identify ways to facilitate participation of women who are keen to join SHGs but who lack the means to be part of such programmes.

Programming

The review finds that while SHGs empower women economically and socially, the effects vary considerably and are not uniform across contexts. To enhance the effectiveness of these programmes across contexts, it is important that programme managers engage with various stakeholders to understand the barriers and facilitators to implementing successful programmes and to design interventions that are tailored to local settings.

Research

The review points to the lack of discussion within the existing literature on the causal pathways that empower women participating in the SHGs and whether observed empowerment effects could be attributed to the guiding philosophy of the promoting institution. The review does point to training as an important factor that may enhance the empowering effects of SHGs. However, it is important for future research to test this more robustly by comparing groups promoted solely for savings, credit and livelihoods to groups where those are coupled with other services, such as skill building or initiatives promoting reproductive health and family planning. The review also highlights the gaps in the current literature. It emphasises the need for primary studies to include a more wholesome discussion on the intervention being evaluated and the theory of change underlining it so that systematic reviews can better analyse the underlying mechanisms of change.



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