

Do Self-help Groups Affect Women's Economic Empowerment in South Asia?

Insights from a Systematic Review

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Self-Help Groups

10 to 20 individuals from a community voluntarily convening with a common purpose. Involves member participation in group governance, face to face interactions, internally generated resources (Brody et al. 2015; Biscaye et al. 2019)



Saving requirements in regular meetings (8 to 100 INR per month)



Training, discussions on social issues, networking, credit, applications for government programs, literacy/numeracy classes

Mechanisms

Pathways to change through program activities:



Economic: savings, access to credit/finance, assets and livelihood training



Social capital: network size and depth, peer interaction, soft skills



Agency: information, mobility, decision making within group (saving amounts, loan approvals, interest rates), discussion on social issues

Systematic Review

Goals:

- Understand impact of SHG programs on women's economic empowerment
- Understand mechanisms for impact
- Identify research gaps

Inclusion Criteria:

- Evaluate a self-help group program
- Experimental or quasi-experimental methods
- Outcomes for women: labor market, income, empowerment

Sample and Setting

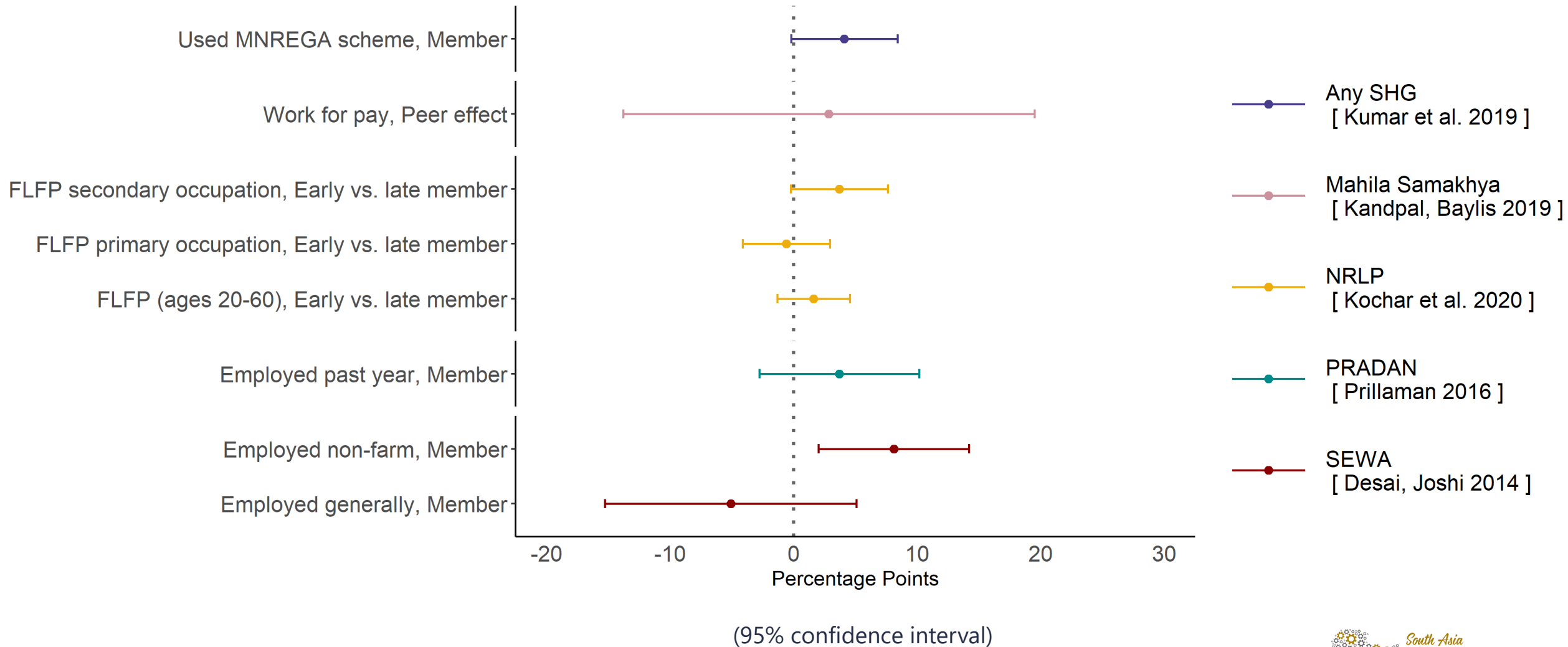
33 studies, 13 programs

Population:

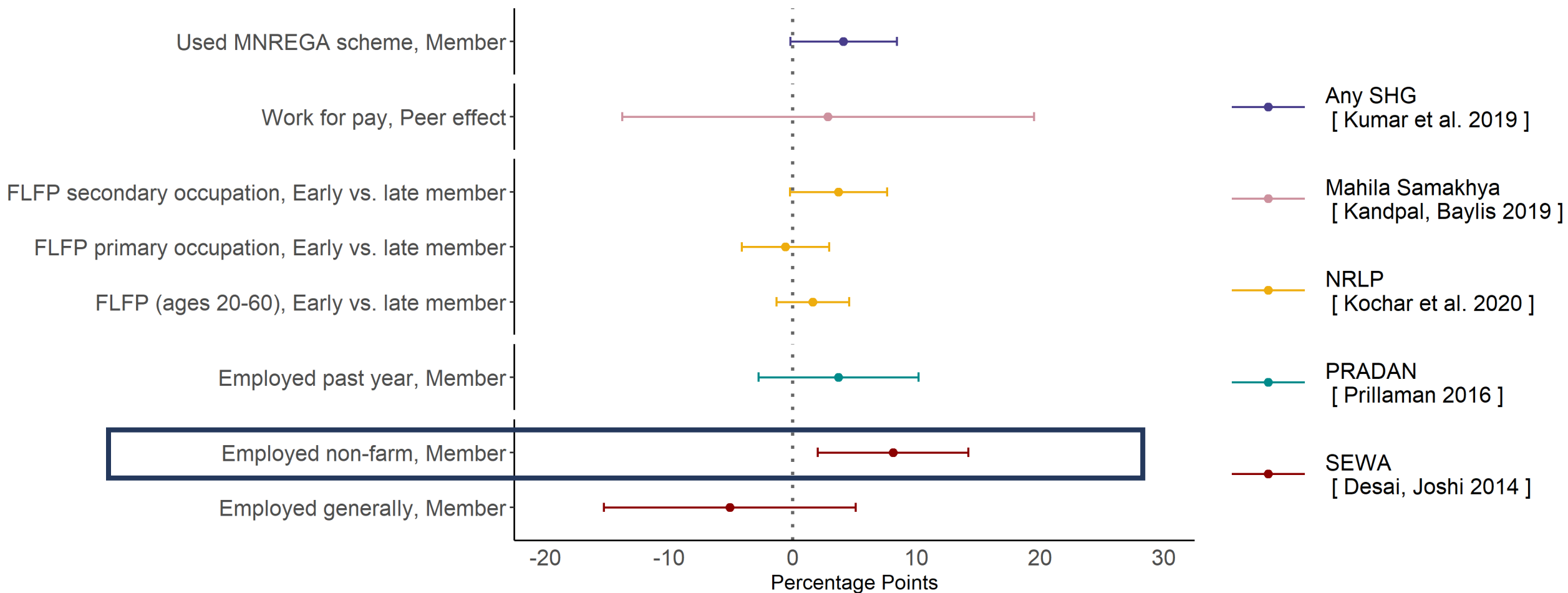
- Women in rural areas, average age 34 to 36 years
- 1 to 5 years of education
- No single constraint
 - Below poverty line or low income
 - Vulnerable groups (Scheduled castes or tribes)
 - Poor infrastructure investment
 - Low empowerment, autonomy
 - Low to medium female labor force participation

Programs: PRADAN, JEEViKA, SEWA, Indira Kranthi Patham, District Poverty Initiatives Project, Mahila Samakhya, National Rural Livelihoods Mission, Odisha Rural Livelihoods Project (TRIPTI), Safe Cities Initiative, Pudhu Vaazhvu Project, Do Kadam Barabari ki Ore

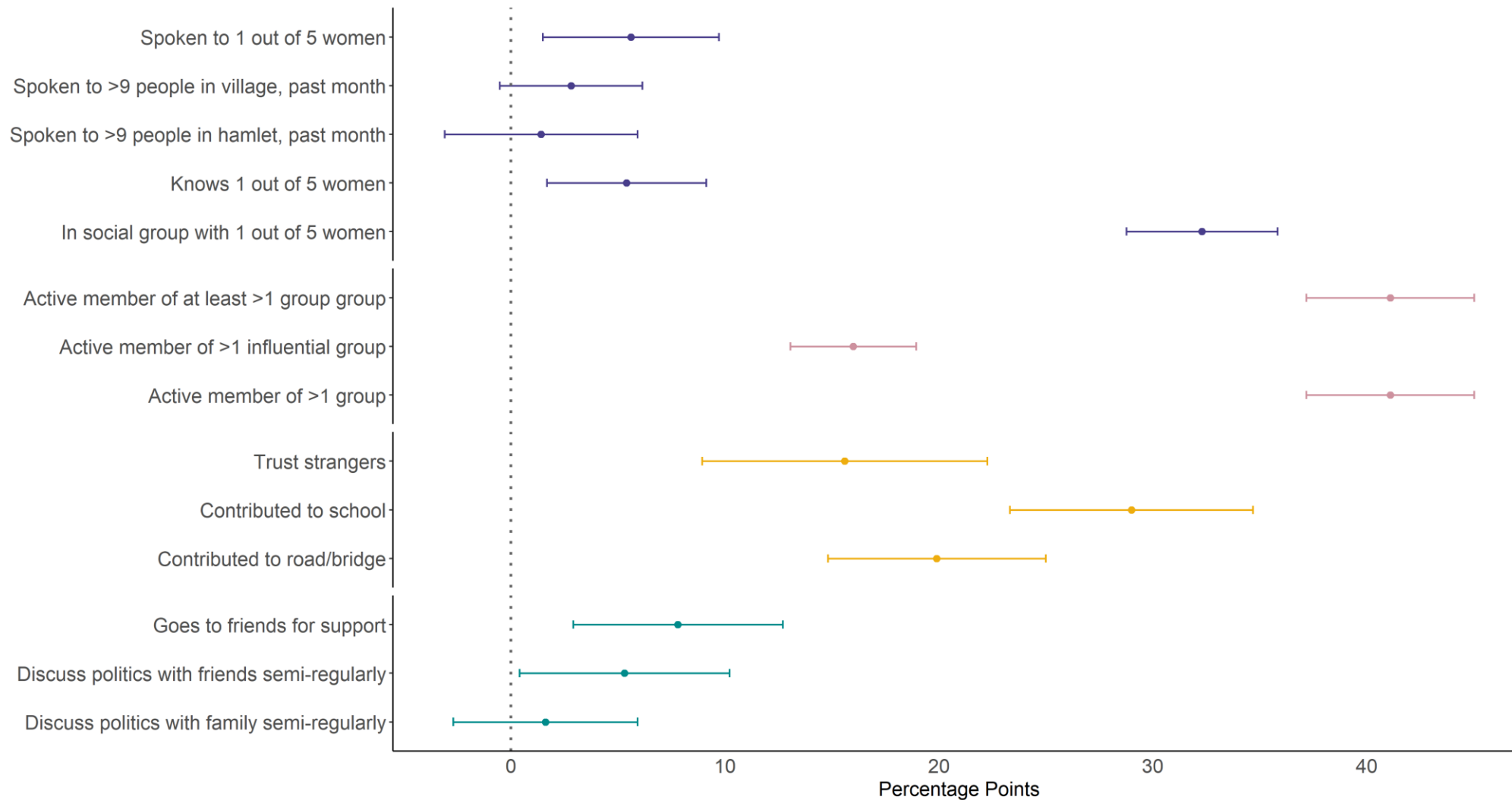
Impact: Labor Market



Impact: Labor Market



Impact: Social Capital



8 studies

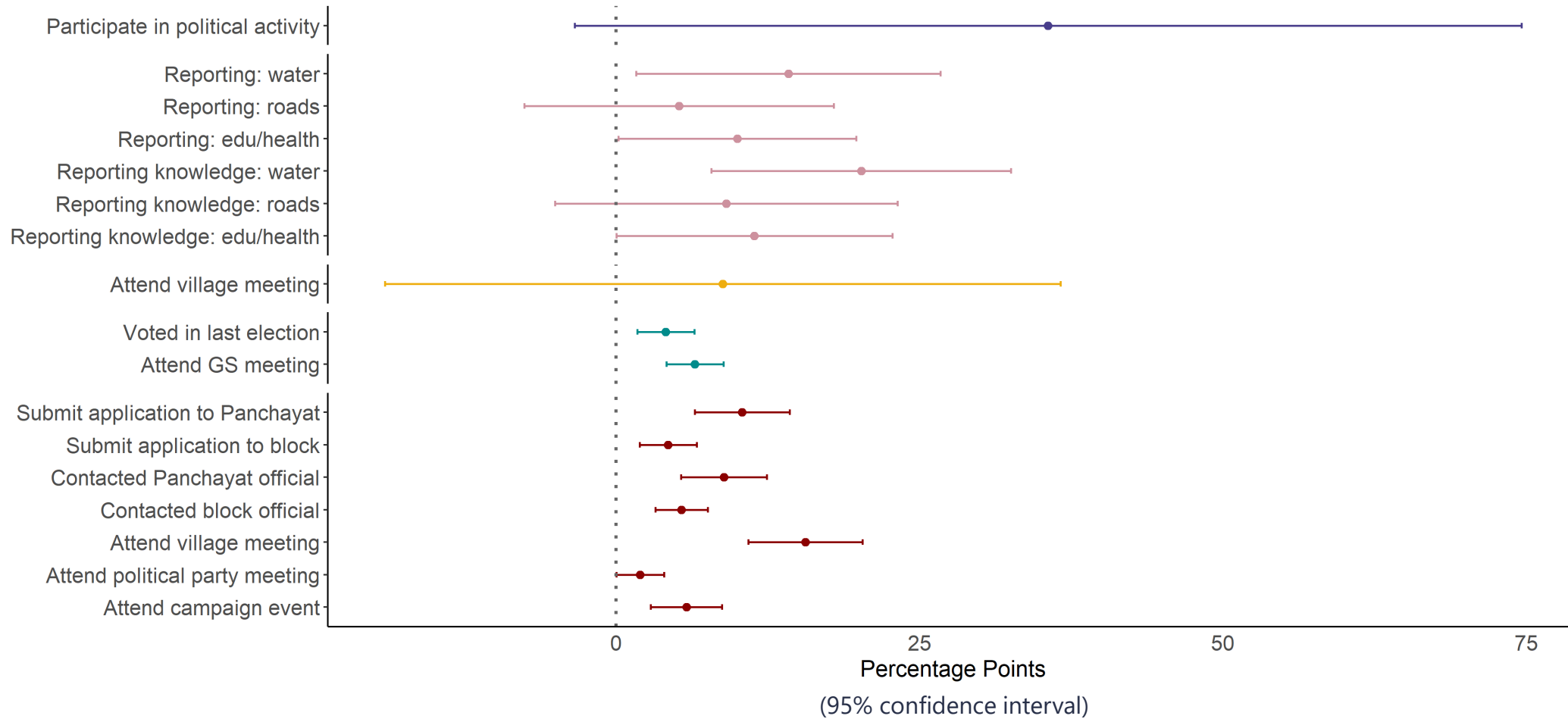
Effects range from 2-30% (average 16%) where measured

Measured after 3-6 years of membership (average 4.5)

(95% confidence interval)

—●— Any SHG [Kumar et al. 2019]
 —●— Any SHG [Kumar et al. 2021]
 —●— Mahila Samakhya [Janssens 2010]
 —●— PRADAN [Prillaman 2016]

Impact: Civic Inclusion



15 studies

Effects range between 5-160% where measured

Measured after 2-6 years of membership (average 4)

—●— Das et al. —●— Desai, Joshi —●— Kandpal et al. —●— Kumar et al. —●— Prillaman

Lessons Learnt

Strong Evidence

- Savings
- Social Capital
- Political participation
- Civic Inclusion

Mixed Evidence

- Income
- Labor force participation
- Asset ownership
- Decision making
- Financial empowerment
- Mobility

Lack of Evidence

- Norms and aspirations
- Self-perception
- Violence against women
- Psychological empowerment

- Evidence for changes in some outcomes, but not all

Knowledge Gaps

1. Bundled interventions: which components drive the change?
2. Program characteristics:
 - Frequency/modality of meetings
 - Size of groups
 - Group leader
 - Federations at Village/Cluster level
3. Evaluation of service delivery i.e. childcare, healthcare
4. Discussion on program costs
5. Evidence from other SAR countries, despite existence of programs

Moving Forward

1. South Asia Gender Innovation Lab:

- Case study of social services delivery through SHG programs
- Systematic reviews of Asset, Credit, Care, and Labor Market interventions

2. Women's Economic Empowerment in South Asia (WEESA):

- Repository of operational material on women's groups
- Voices from the field podcast (beneficiaries, implementers, project investigators)



South Asia

Gender
Innovation Lab