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

- Used MNREGA scheme, Members
- Work for pay, Peer effect
- FLFP secondary occupation, Early vs. late member
- FLFP primary occupation, Early vs. late member
- FLFP (ages 20-60), Early vs. late member
- Employed past year, Members
- Employed non-farm, Members
- Employed generally, Members

(95% confidence interval)
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- Any SHG [Kumar et al. 2019]
- Mahila Samakhya [Kandpal, Baylis 2019]
- NRLP [Kochar et al. 2020]
- PRADAN [Prillaman 2016]
- SEWA [Desai, Joshi 2014]
Impact: Social Capital

- Spoken to 1 out of 5 women
- Spoken to >9 people in village, past month
- Spoken to >9 people in hamlet, past month
- Knows 1 out of 5 women
- In social group with 1 out of 5 women
- Active member of at least >1 group group
- Active member of >1 influential group
- Active member of >1 group
- Trust strangers
- Contributed to school
- Contributed to road/bridge
- Goes to friends for support
- Discuss politics with friends semi-regularly
- Discuss politics with family semi-regularly

8 studies

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

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

(95% confidence interval)
Impact: Civic Inclusion

Effects range between 5-160% where measured

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

- Evidence for changes in some outcomes, but not all

**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
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)