Economic Self-Help Groups empower women

What is the aim of this review?
This Campbell systematic review examines the effectiveness of women’s economic self-help groups (ESHG) on individual women empowerment in low-and middle-income countries. It also examines the mechanisms that empower women through female participants’ experiences of ESHG membership. The review summarises findings from 23 quantitative studies and 11 qualitative studies. The vast majority of these studies was conducted in South Asia.

What is the review about?
Women have limited access to financial resources, health care, education and political participation. Governments, development agencies and grass-root organisations support women’s self-help groups to address substantial inequalities.

Economic self-help groups (ESHG) are group programs aiming to provide women access to capital, to empower them economically. ESHG begin with a period of collective savings to facilitate intragroup lending, gradually providing larger loans. Some ESHG also include a training component on life skills, business and financial skills, and community participation.

This review examines ESHG’s impact on women’s individual empowerment in low-and middle-income countries. Adverse outcomes from ESHG on intimate partner violence, stigma, disappointment and individual well-being are assessed. Finally, the review describes mechanisms by which ESHG lead to women’s empowerment.

Which studies are included in this review?
Studies included in this review examine the impact of ESHG on the empowerment of women of all ages in low-and middle-income countries. Evidence comes from 23 quantitative studies, 17 of which are based in India and Bangladesh. Each of these studies compares the effect of ESHG with no intervention, or ‘business as usual’. Eleven qualitative studies (nine from India), used to explore the mechanisms that empower women through female ESHG participants’ perspectives are included.

What are the main results in this review?
ESHG have positive effects on women’s econom-
ic and political empowerment, as well as social empowerment - such as, women’s family size decision-making power and social mobility. There is no quantitative evidence to indicate positive effects on women’s psychological empowerment. However, the qualitative studies suggest that women participating in ESHG perceive themselves as psychologically empowered.

ESHG with a training component, such as financial and business education or life skills training, have a larger effect than programs that do not involve training. Important mechanisms which facilitate empowerment are gaining financial skills (economic empowerment); gaining the capability to speak in front of others, access to household decision-making (psychological empowerment); improved networks and the experience of mutual support from and solidarity with fellow group members (social empowerment); and access to wider social participation combined with an increased understanding of political contexts and individual rights (political empowerment).

There is no evidence of increased levels of domestic violence. Qualitative data indicate that ESHG may decrease domestic violence as women gain respect from their partners, families and access to household decision-making. Few qualitative studies report experiences of disappointment, mistrust and stigma among women who attended ESHG. ESHGs do not reach the poorest citizens. The ‘poorest of the poor’ do not participate for economic and religious reasons, and mechanisms of self-selection.

What do the findings in this review mean?
ESHG have the potential to empower women economically, socially, and politically. Training component should be considered as a part of ESHG design to strengthen ESHG’s empowering effect. The design of ESHG should also be tailored to the local context, and barriers to participation should be addressed to increase the likelihood that ESHG will reach the poorest.

There is a need for more rigorous quantitative studies of ESHG. This includes a more comprehensive and detailed description of program and training components, as well as studies to provide a greater understanding of the pathways or mechanisms through which ESHG increase empowerment.