# Women Empowerment through Self-help groups: A Systematic Review and Research Agenda

Jatin Kumar Jaiswal\*
Brajesh Kumar\*\*
Pragati Kumari\*\*\*

#### **Abstract**

This research delves into the crucial realm of women's empowerment, pivotal within the United Nations Sustainable Development Goal 5 framework. Self-help groups (SHGs) have emerged as a prevalent intervention in this context, ensuring a comprehensive examination of the current state and prospective developments. This review synthesises existing studies to offer a deeper and more comprehensive understanding of the topic, providing valuable insights for future research and policy development through a meticulous review of 101 publications sourced from the Scopus database (spanning 1998 to 2023) on women's empowerment through self-help groups, employing the PRISMA 2020 framework to discern publication trends and sources, and utilising the ADO framework with the TCM framework of systematic literature review for integrating the findings. The notable findings encompass publication trends and sources, theoretical underpinnings, contextual influences, and methodological approaches. Furthermore, the study identifies six major dimensions of women's empowerment and their corresponding indicators, as well as 21 significant antecedents and preliminary outcomes of women's empowerment through self-help groups. The study also outlines six prospective future research avenues, enriching the discourse on this imperative subject.

**Keywords:** Framework-based review, Self-help groups, SHGs, Systematic literature review, TCM-ADO framework, Women empowerment.

How to cite: Jaiswal, J. K., Kumar, B., & Kumari, P. (2024). Women empowerment through self-help groups: A systematic review and research agenda. Journal of Management and Entrepreneurship, 18(2), 99–115

DOI 10.70906/20241802099115

<sup>\*</sup> Research Scholar, Department of Commerce and Business Studies, Central University of South Bihar, Gaya, Bihar, email id: jaiswaljatin33@gmail.com

<sup>\*\*</sup> Professor, Department of Commerce and Business Studies, Central University of South Bihar, Gaya, Bihar, India, email id: brajesh@cusb.

<sup>\*\*\*</sup> Research Scholar, Department of Commerce and Business Studies, Central University of South Bihar, Gaya, Bihar, email id: pragatibhu17@ gmail.com

#### 1. Introduction

The term' women empowerment' has garnered significant attention in the development field since the 1980s. Additionally, the United Nations acknowledges women's empowerment as crucial for promoting global gender equality and sustainable development (Bagutayan, 2020; Hepp et al., 2019). However, addressing this grand challenge involves overcoming persistent societal and structural barriers that hinder women's access to essential freedoms. such as education, employment, healthcare, and political engagement (Koggel, 2003). Moreover, rural women face additional complexities due to limited access to financial resources, education, healthcare, creating disparities between rural and urban areas (Mathur&Agarwal, 2017). Adopting comprehensive strategies for promoting social inclusivity and sustainable development is imperative (De Hoop et al., 2014). Such an effective strategy is establishing self-help groups (SHGs), which have demonstrated their positive impact on empowering women (Deininger & Liu, 2013). SHGs serve as inclusive platforms for knowledgesharing, skill development, and collective problemsolving, elevating women's socioeconomic status and fostering community contributions (Nyathi, 2017). These groups enhance women's collective strength, entrepreneurial skills, and decision-making capacities, promoting social solidarity and support networks (Kumar et al., 2021), which can enhance financial inclusion, alleviate poverty, and foster entrepreneurial development.

Despite the growing field, only two review-based studies are available in the public domain (Brody et al., 2017; Mahato et al., 2022). This study covers aspects that earlier studies ignored, such as theories, contexts, methods, antecedents, decisions, and outcomes. This study utilises a systematic literature review, which helps to collect and annotate past literature to identify gaps and additional research directions.

To address the research gap, we have framed several research questions on women's empowerment through self-help groups:

**RQ1.** What are the publication trends and sources of women empowerment through self-help groups?

**RQ2.** What data collection methods, sampling techniques, data analysis tools, software, theories, antecedents, decisions and outcomes have been utilised in existing literature on women's empowerment through SHGs?

**RQ3.** What future research directions should advance research on women empowerment through SHGs?

This study unveils widespread recognition of empowerment theory in women's empowerment through self-help groups, with India emerging as the primary contributor in this area. It also identifies six major dimensions and 26 significant antecedents motivating women's participation in such groups.

The paper is organised as follows: Section 1 offers an overview of relevant literature on the theme. Section 2 delineates the research methodology, and Section 3 details the study's results. Section 4 includes the conclusion, discussion, and insights into future research opportunities.

#### 2. Review of Literature

# 2.1. Women empowerment and self-help groups (SHGs):

Women constitute 50% of the global population, vet around 70% live in absolute poverty due to financial constraints, social exclusion, and lack of skill, knowledge and opportunities (Mahato et al., 2023). Addressing this grand challenge that impedes women's empowerment and gender equality, it is crucial to implement comprehensive strategies to promote social inclusivity and sustainable development globally (De Hoop et al., 2014). One effective strategy is the establishment of self-help groups (Aggarwal et al., 2021). Self-help groups (SHGs) are community-based groups comprising 10-15 members with similar socioeconomic backgrounds (Basak & Chowdhury, 2023). They collaborate to address shared needs by pooling resources, sharing knowledge, and providing mutual support (Khan et al., 2023). SHGs focus on savings, credit, livelihood improvement, and entrepreneurship to promote economic empowerment, skill development, and social solidarity, particularly among women (Deininger & Liu, 2013).

# 2.2 Review studies on women empowerment through self-help groups:

Only two review studies have been conducted on this topic. The first study by Mahato et al. (2022) used a systematic review and bibliometric analysis to explore the research landscape regarding women's empowerment through participation in Self-Help Groups (SHGs). They concluded that SHGs are crucial in empowering rural women in various aspects, except legal and cultural empowerment. The second study by Brody et al. (2017) utilised meta-analysis to analyse the data. It focused on the impact of women's self-help groups on economic, social, psychological, and political empowerment. They found that SHGs have positive effects on economic and political empowerment. However, they did not find clear evidence supporting the positive effects of SHGs on psychological empowerment.

#### 2.3. Theoretical Framework:

This review focuses on several theories which can be applied to guide the research and provide a theoretical lens. Firstly, Empowerment Theory will be instrumental in understanding how participation in SHGs enhances women's capacity to make choices and transform them into actions and desired outcomes (Perkins & Zimmerman, 1995). Social Capital Theory will be crucial in examining the value of social networks within SHGs. It will help explore how these groups serve as forms of social capital, providing women access to resources, information, and support through their network connections (Bourdieu, 1986). Lastly, the Capability Approach will assess how SHGs enhance women's capabilities, enabling them to make valuable life choices and pursue valued functions (Sen, 1985).

## 3. Methodology

After analysing various papers on literature reviews, we found multiple categories of systematic review papers such as domain-based review, structured review, framework-based review, bibliometric review, theory-based review, meta-analysis and hybrid review (Lim et al., 2021). Structured reviews emphasise commonly used methods, theories, and constructs, while framework-based reviews provide an organising structure for analysing

existing literature. Hybrid reviews integrate narrative elements with a framework to guide future research, while theory-based reviews delve into relevant theories to inform exploration. Additionally, themebased reviews, bibliometric analysis, and meta-analysis statistically analyse data from multiple studies to conclude (Paul et al., 2023). For systematic analysis of the documents, we have used the PRISMA framework 2020 to enhance the quality of bibliometric reviews and provide readers with a clear understanding of the overall data collection process (Donthu et al., 2021) (See Figure 1).

We extracted relevant literature from Elsevier's Scopus database, chosen for its rigorous publication indexing criteria and broader coverage of scholarly literature compared to alternatives such as Web of Science (Paul et al., 2023). The search was conducted on March 22, 2024, using the search query "self-help group" OR "self-help groups" OR "SHG" AND "women empowerment" OR "female empowerment" to retrieve relevant data, 1998 was chosen as the baseline for two primary reasons: first, Linda Mayoux's paper on the effectiveness of SHGs is widely recognised as a "citation classic," being the first paper in the Scopus database. Second, this year was selected to ensure sufficient documents for the study. The search encompassed titles, abstracts, and keywords, resulting in 239 papers. After meticulously applying exclusion criteria based on subjects, languages, document types, source types, and publication years, we identified 145 relevant documents. The selection process involved manual screening, focusing on subject categories provided by Scopus, such as "Social Science," "Arts and Humanities," "Business, Management, Accounting," and "Economics, Econometrics, and Finance," as these fields directly related to women's empowerment and self-help groups. Preference was given to papers in English to align with the author's native language. The study honed in on document types such as "article" and "review paper," known for their rigorous peer review processes, ensuring higher quality compared to "editorial" and "notes." Journals were exclusively considered, while sources like trade journals, book series, conference proceedings, and books were excluded, as they may not directly contribute to scholarly knowledge. A twenty-fiveyear cross section- 1998 to 2023 was considered as the timespan. We further refined the selection by excluding the documents that are not related to the context of the present study and are not accessible to ensure a focused and relevant literature selection. Finally, we included 101 studies for the final analysis.

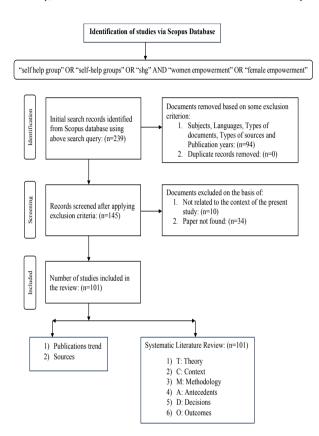


Figure 1 PRISMA Framework 2020

## 4. Results

#### 4.1. Publications trend

Figure 2 illustrates trends in women's empowerment through self-help groups. The study uses price law, a widely adopted bibliometric indicator, to analyse the growth rate of scientific production. According to price law, scientific production follows an exponential function initially, reaching a saturation point and then transitioning to a linear growth pattern. The analysis considers linear and exponential trends and covers women's empowerment through self-help group data from 1998 to 2023. The data suggests exponential growth in publications (y = 1.8656e0.4906x,  $R^2 = 0.9803$ ), outperforming linear growth (y = 7.9643x - 11.571,  $R^2 = 0.8812$ ). The exponential curve exhibited a higher R2 value of 0.980, indicating a better fit than the linear function R2 value of 0.881.

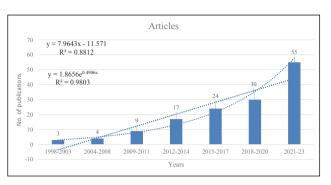


Figure 2 Publications trend

## 4.2. Sources of publication

Table 1 enumerates pertinent sources, providing valuable insights into key publication outlets within a specified research domain (Hassan & Rahman, 2023). Notably, "World Development" emerged as a leading journal, featuring seven articles, followed by the "Journal of Rural Development", with six articles focusing on development. Other notable contributions come from journals such as the International Journal of Recent Technology and Engineering, the Indian Journal of Social Work, and the Indian Journal of Economics and Development, each presenting four articles. Additionally, journals like the Journal of Enterprising Communities, Development in Practice, and World Review of Entrepreneurship Management and Sustainable Development feature three articles each, showcasing diverse interests across disciplines. Further contributions, including two articles from publications like Feminist Economics, Economic and Political Weekly, and the Journal of International Women's Studies, as well as numerous single-article contributions from various fields, emphasise this field's expansive scope and growing significance in academic discourse.

**Table 1 Sources of Publication:** 

Sources	Articles
World Development	7
Journal Of Rural Development	6
International Journal of Recent Technology and Engineering	4
Indian Journal of Social Work	4
Indian Journal of Economics and Development	4
Pertanika Journal of Social Sciences and Humanities	3
Journal Of Enterprising Communities	3
International Journal of Scientific and Technology Research	3
International Journal of Economic Research	3

Indian Journal of Gender Studies	3	Journal Of Management Development	1
	3	Journal Of Loral Ethical and Regulatory Jesuse	1
Emerald Emerging Markets Case Studies		Journal Of Legal Ethical and Regulatory Issues	
Development In Practice  World Povious of Entrapropourchia Management and	3	Journal Of International Development	1
World Review of Entrepreneurship Management and Sustainable Development	2	Journal Of Community Health	1
Prabandhan Indian Journal of Management	2	International Social Work	1
Journal Of International Women S Studies	2	International Journal on Emerging Technologies	1
Journal Of Human Development and Capabilities	2	International Journal of Sustainability in Economic, Social and Cultural Context	1
Journal Of Development Studies	2	International Journal of Sociology and Social Policy	1
Journal Of Development Effectiveness	2	International Journal of Social Welfare	1
International Review of Applied Economics	2	International Journal of Professional Business Review	1
International Journal of Technology Management and	1	International Journal of Process Management and	1
Sustainable Development	1	Benchmarking	1
International Journal of Applied Business and Economic	2	International Journal of Management Practice	1
Research		International Journal of Management	1
Indian Journal of Finance	2	International Journal of Law and Management	1
Indian Journal of Extension Education	2	International Journal of Knowledge-Based Development	1
Indian Growth and Development Review	2	International Journal of Entrepreneurship and Small	1
Gender Technology and Development	2	Business	-
FIIB Business Review	2	International Journal of Electronic Finance	1
Feminist Economics	2	International Journal of Community and Social	1
Economic And Political Weekly	2	Development International Journal of Business Innovation and Research	1
Economic Affairs New Delhi	2		
World Journal of Entrepreneurship Management and	1	International Journal of Business and Globalization	1
Sustainable Development		International Journal of Applied Positive Psychology	1
World Development Perspectives	1	Institutions And Economies	1
World Bank Research Observer	1	Indian Journal of Marketing	1
Transactions Of the Institute of British Geographers	1	Indian Journal of Labour Economics	1
South Asian Journal of Business and Management Cases	1	Indian Journal of Agricultural Economics	1
Societies	1	India Quarterly	1
Social Work with Groups	1	Humanities And Social Sciences Communications	1
Social Science and Medicine	1	Global Social Welfare	1
Social Indicators Research	1	Global Food Security	1
Rivista Degli Studi Orientali	1	Global Business Review	1
Res Militaris	1	Geographical Research	1
Regional And Sectoral Economic Studies	1	Gender And Development	1
Qualitative Research in Financial Markets	1	Food Security	1
Poverty And Public Policy	1	European Journal of Social Sciences	1
Policy Futures in Education	1	European Journal of Economics Finance and Administrative	1
Oxford Development Studies	1	Sciences	-
Management Decision	1	European Journal of Development Research	1
Kasetsart Journal of Social Sciences	1	Equality, Diversity and Inclusion	1
Journal Of Tourism Futures	1	Development	1
Journal of Public Affairs	1	Community Development Journal	1
Journal Of Poverty	1	Benchmarking	1
Journal Of Population and Social Studies	1	Asia Pacific Social Science Review	1
·		Asia Pacific Journal of Tourism Research	1

Anthropological Theory 1
Agricultural Economics United Kingdom 1

#### 4.3. Systematic Literature Review

We conducted a systematic literature review following a methodology involving key stages: identification, selection, quality assessment, extraction, and synthesis of existing research findings (Tranfield et al., 2003). To structure our review, we adopted the TCM-ADO framework, combining the ADO model (Antecedents, Decisions, Outcomes) with the TCM model (Theories, Contexts, Methods) (Paul et al., 2023). We chose this framework over others such as TCM, TCCM, ADO, 5W+H, and IMO because the amalgamation of TCM and ADO provides a broader perspective and helps overcome limitations and to draw a more robust conclusions. (Lim et al., 2021).

#### 4.3.1. Theories

Theories are the foundational underpinning upon constructing studies' findings (Lim et al., 2021). We meticulously examined 101 articles on women's empowerment through self-help groups and found that only 16 studies have used theories to support their work (See Table 2).

Empowerment theory is the most prevalent, cited eight times among 14 studies (Mahato & Vardhan, 2021). It empowers women to assume equal roles with men and participate equitably in developmental processes, striving for equal control over factors of production. Feminist theory, cited in two works, emphasises the intrinsic dignity of women and the pursuit of equality in dignity (Dulhunty, 2022). Other theories, cited once each, include leadership theory advocating for ethical leadership characterised by openness and respect for diverse opinions (Bryan & Mendaglio, 2020). Additionally, various other theories offer unique perspectives, including the Theory of Change, Aspiration Theory, Social Capital Theory, Trait Theory, Contingency Theory, Situational Theory, Participative Theory, Management Theory, and Relationship Theory. These theories explore concepts from causal linkages to bridging the gap between current states and desired goals, emphasising the importance of social networks, relationships, and innate leadership qualities. Furthermore, Bourdieu and Gidden's perspectives on agency are discussed, exploring how societal structures are perpetuated and how agency shapes the social landscape.

Table 2 Theories used in the existing literature:

Theories	Contexts	Frequencies	Reference Numbers
Empowerment theory	Social	8	39
theory	Economic		16
	Political		42
	Psychological		5
			64
			17
			37
			41
Leadership Theory	Economic Social	1	14
Theory of Change	Psychological	1	23
Feminist Theory	Psychological	2	42
Aspiration Theory	Social	1	63
Expectation Theory	Political	1	63
Social Capital Theory	Social	1	42
Trait Theory	Political	1	57
Contingency Theory	Political	1	57
Situational Theory	Political	1	57
Participative Theory	Political	1	57
Management Theory	Political	1	57
Relationship Theory Bourdieu	Political	1	57
& Gidden's perspective of agency	Economic	1	58

#### 4.3.2. Contexts

The context of a study encompasses the myriad conditions and the socioeconomic or political milieu within which it unfolds (Lim et al., 2021). We have adopted countries as the overarching contextual framework and systematically classified the corpus

of published works into national and international spheres (See Table 3). Table 3 meticulously delineates the geographical dispersion of published works, distinctly categorised into national and global studies. Within the national context, our analysis shows a corpus of 91 studies conducted across diverse Indian states and union territories.

Transitioning to international research, our scrutiny unveiled a comparatively modest pool of studies totalling 10. Of these, Ethiopia featured prominently, contributing the lion's share at 40%, encompassing four studies. Nepal followed closely, contributing to 20% of the studies with two publications. Moreover, individual studies were conducted in Bangladesh, Cambodia, Ghana, and Serbia, each contributing singular research to the international sphere.

Table 3 Contexts used in the existing literature:

Published works	Geographical Areas	Frequencies
	Assam	5
	Andhra Pradesh	7
	Arunachal Pradesh	1
	Bihar	5
	Chhattisgarh	4
	Delhi-NCR	3
	Gujarat	5
	Goa	1
	Haryana	5
	Himachal Pradesh	2
	Jharkhand	6
	Jammu & Kashmir	3
National Level Studies	Karnataka	2
(Indian States and UTs)	Kerala	9
	Manipur	1
	Maharashtra	5
	Madhya Pradesh	10
	Mizoram	1
	Odisha	12
	Punjab	4
	Rajasthan	3
	Tamil Nadu	10
	Tripura	2
	Uttar Pradesh	10
	Uttrakhand	5
	West Bengal	15
	Bangladesh	1
	Cambodia	1
International Level	Ethiopia	4
Studies	Ghana	1
	Nepal	2
	Serbia	1

#### 4.3.3. Methods

Methods entail the systematic data collection and analysis for empirical investigations (Lim et al., 2021). This study scrutinised the data collection methodologies, sampling techniques, analysis tools, and software utilised across 101 existing studies (See Figure 3). Among these, 86 were empirical, comprising 58 quantitative, 23 qualitative, and five mixedmethod inquiries. Additionally, 12 conceptual studies and three review-based studies were identified. Quantitative analyses predominantly employed linear regression, structural equation modelling (SEM), chi-square tests, and other descriptive statistics, while qualitative analyses included grounded theory, case studies, and thematic analysis. Mixedmethod studies amalgamated quantitative (SEM, factor analysis, regression analysis) and qualitative (phenomenological analysis and grounded theory) analyses for a comprehensive understanding.

Data collection methods varied, with surveys and structured questionnaires prevalent in quantitative studies and interviews and focus groups in qualitative ones. Mixed-method studies often utilise a combination of surveys, interviews, and focus groups. Sampling techniques included stratified, purposive, convenient, and random sampling for quantitative inquiries and purposive and systematic random sampling for qualitative ones. In mixed-method research, stratified or multistage sampling methods were common.

In some studies, the software name was mentioned for data analysis, while in others, the majority did not explicitly specify which software they utilised in the analysis section. Specifically, SPSS and Smart-PLS were used for quantitative analysis, with SPSS facilitating statistical analysis and Smart-PLS enabling path analysis. Additionally, NVivo, a qualitative data analysis software, was employed to discern patterns and connections in unstructured data. Mixedmethod studies used a combination of SPSS, NVivo, and Smart-PLS software for analysis.

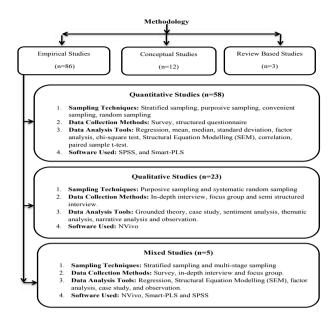


Figure 3: Methodologies used used in the existing literature

#### 4.3.4. Antecedents

Antecedents are determinants of consequences, directly influencing decisions or indirectly impacting subsequent outcomes (Paul et al., 2023). We identified 26 major antecedents from existing studies, categorised into demographic, social, economic, and psychological factors (See Table 4). These antecedents motivate women to engage in self-help groups, aiming to improve their standard of living, economic conditions, and self-reliance (Sabhlok, 2011).

Demographic factors encompass age, caste, family structure, education level, income, gender disparities, religion, family size, and the number of women participating in self-help groups (Aggarwal et al., 2021). These factors provide platforms for collective action, skill-building, and economic advancement among women, essential for creating effective empowerment interventions and fostering sustainable social change.

Social factors, including social gratitude, decision-making ability, community effort, training, social networks, and social elitism, are crucial in shaping outcomes within women's empowerment initiatives (Jacob & Munuswamy, 2022). Addressing these factors effectively within the framework of self-help group interventions promotes equitable

advancement and socioeconomic empowerment among women.

Economic factors, such as financial access, poverty levels, opportunity costs, economic resource availability, property access, and decision-making independence, profoundly influence empowerment initiatives' effectiveness and sustainability (Jacob & Munuswamy, 2022). These elements shape women's economic opportunities and constraints, facilitating equitable economic opportunities and improving economic conditions.

Psychological factors, including trust and self-awareness, significantly influence perceptions, attitudes, and behaviours relevant to empowerment (Sabhlok, 2011). Trust fosters effective collaboration and positive interpersonal relationships, while self-awareness facilitates personal growth and development among women participants.

Table 4 Antecedents used in the existing literature

Various Factors	Antecedents	Referencce Numbers
Demographic	Age, Caste, Family structure, Education level, Religion, Family size, Marital status, A number of women participated in the self- help groups.	2 9 35
Social	Social gratitude, Decision-making ability, Participation in activity, Community effort, Training provided by NGOs or the Government, Social networks, Immersion (level of involvement), Social elitism	31 37 13
Economic	Financial access, Poverty, Savings, Per capita income, Economic resource availability, Access to property, Opportunity cost, Financial decision making	31 17 13
Psychological	Trust, Self-awareness	52 14

#### 4.3.5. Decisions

Decisions serve as the dimensional structure of a construct, representing immediate responses to preceding factors and influencing subsequent outcomes (Paul et al., 2023) (See Table 5). Table 5 delineates six major dimensions of women's empowerment: economic, social, political, psychological, cultural, and legal empowerment, along with their respective indicators.

Economic empowerment signifies women's ability to control, access, and own resources, as indicated by various indicators such as income, savings, asset generation, and access to loans (Brody et al., 2017). Studies underscore the significant impact of microfinance services on women's economic autonomy, encompassing income generation, savings accumulation, and asset ownership (Aggarwal et al., 2021). This empowerment facilitates economic independence, enhancing women's economic participation and living standards.

Social empowerment entails women's equal participation in decision-making within households and communities (Khan et al., 2023). Indicators such as freedom of movement, social security, and gender equality foster social relations and enhance household decision-making (Mahato et al., 2023). By promoting gender equality and social capital, societies can cultivate an environment conducive to women's empowerment and freedom from violence.

Political empowerment reflects women's participation in decision-making processes concerning their rights and entitlements within society (Brody et al., 2017). Participation in election campaigns, voting decisions, and leadership demonstrations is pivotal in shaping women's political efficacy and civic engagement (Gupta & Rathore, 2021). Addressing political empowerment is crucial, particularly within self-help groups, to bridge the gap in this dimension (Aggarwal et al., 2021).

Psychological empowerment encompasses women's ability to make choices and act upon them with confidence and resilience (Brody et al., 2017). Indicators such as self-confidence, self-esteem, and self-reliance motivate women to challenge societal norms and recognise their worth (Basak & Chowdhury, 2023). This empowerment fosters

personal growth and enables women to overcome barriers hindering their progress.

Cultural empowerment focuses on enhancing women's abilities and influence within their cultural contexts (Lokhande & Murlidhar, 2010). It encompasses indicators like the freedom to choose attire, participate in cultural rituals, and challenge and transform norms that impede women's equality. By promoting cultural empowerment, societies can foster inclusivity and diversity, empowering women to assert their rights and identities.

Legal empowerment involves women's awareness of their legal rights (Swain & Wallentin, 2009). Understanding and exercising legal rights enables women to navigate legal systems, access justice, and address issues such as gender-based violence and discrimination effectively, violence or lack of resources in case of injustice.

Table 5 Major dimensions and indicators used in the existing literature

Dimensions	Indicators	Reference Numbers
Economic	Income,	2
Empowerment	Savings, Asset generation, Access to loan	55
		33
	Repayment capacity of loan,	53
	Asset holding,	13
	Credit management, Expenditure	40
	Financial decisions,	1
	Ability to make purchases,  Awareness regarding financial	28
matters, Employment, Own business/ Entrepreneurship	5 5	9
	Own business/ Entrepreneurship Awareness of government	31
Social	Freedom of movement,	9
Empowerment	Domestic violence	31
	Decision-making within the household (marriage, family planning), Social security,	2
		33
		13
	Social awareness,	40
	Gender equality,	1
	Social capital, Social relations.	28

Political Empowerment	Participation in election campaigns, Involvement in political meetings and other forum Decision-making with elected members, Gram Sabha participation, Voting decisions, Public interaction, Participation in public/civic protest, Leadership qualities.	9 31 33 13 40 2 28
Psychological Empowerment	Calf actoom	9 33
	Self-worth, Knowledge & Skills, Self-reliance.	40 25
Cultural Empowerment	Freedom to choose attire, attend religious pilgrimages Attend marriage ceremonies, Choose dietary preferences, Participate & perform festival ceremonies.	35 20
Legal	Awareness of legal rights.	33
Empowerment		60

#### 4.3.6. Outcomes

Outcomes are factors that result from the influence of antecedents (Paul et al., 2023). The study's outcomes are divided into two parts: the preliminary outcomes and the outcomes (see Figure 4).

#### 4.3.6.1. Preliminary Outcomes

Economic outcomes include increased income and savings, enhanced asset generation and management, timely loan repayment, and improved credit management (Alemu et al., 2018). These outcomes include increased autonomy in financial decision-making, expanded business activities, and access to government subsidies (Bali et al., 2012). These economic advancements pave the way for poverty alleviation, self-independence, and financial inclusion among women, thereby contributing to individual, community, and national development (Basumatary et al., 2023).

Social outcomes entail increased freedom of movement and security alongside decreased domestic violence and dowry practices (De Boef et al., 2021). Moreover, improvements in decision-making within households, enhanced social awareness, and promotion of gender equality foster social capital and relations, contributing to a more inclusive and harmonious society (Esmaeil Zaei et al., 2018).

However, social stigma or exclusion based on gender can limit women's access to opportunities, resources, and networks, which may result in inequality and disempowerment.

Political outcomes involve heightened participation in election campaigns and political processes, active engagement in public forums and protests, and developing leadership qualities among women (Gupta & Rathore, 2021). These outcomes empower women to actively participate in decision-making processes, including voting and Gram Sabha participation, thereby increasing their political engagement and contributing to community development (Mohapatra & Sahoo, 2016).

Psychological outcomes include increased self-confidence, self-esteem, and a sense of achievement among women (Raghunathan et al., 2019). Furthermore, acquiring knowledge and skills enhances women's psychological well-being, empowering them to navigate challenges and pursue opportunities with confidence and resilience. Persistent gender norms and stereotypes can contribute to feelings of inadequacy or self-doubt among women, hindering their confidence and sense of agency (Patel & Patel, 2020).

Cultural outcomes encompass increased freedom in artistic practices and heightened participation in religious and cultural ceremonies (Ward & Mouyly, 2013). These outcomes signify women's empowerment to assert their cultural identities and autonomy over cultural traditions and practices (Sharma, 2019). However, cultural norms and traditions may restrict women's autonomy and decision-making power, perpetuating inequality within families and communities (Teshome et al., 2012).

Legal outcomes involve increased awareness of legal rights and protections among women, empowering them to navigate legal systems effectively and advocate for their rights and interests (Swain & Wallentin, 2009). However, inadequate legal frameworks or enforcement mechanisms may fail to protect women's rights, leaving them vulnerable to discrimination, violence, or lack of resources in case of injustice.

#### 4.3.6.2. Final Outcomes

The preliminary outcomes of women's empowerment through self-help groups ultimately culminate in several outcomes, including poverty alleviation. self-independence, financial inclusion, community and national development, reduction in gender inequality, the welfare of women, and increased political engagement (Swain & Wallentin, 2009; Teshome et al., 2012; 2022). These outcomes reflect the multifaceted impact of women's empowerment initiatives on individual well-being, community prosperity, and societal progress. These outcomes collectively signify the transformative power of women's empowerment through self-help groups, contributing to advancing individuals, communities, and nations towards greater equality, prosperity, and social justice.

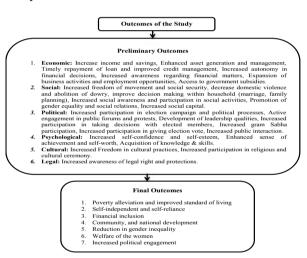


Figure 4 Outcome of the study

#### 5. Discussion and conclusion

Over the past few decades, many studies related to women's empowerment have emerged worldwide. It is widely recognised that women's empowerment is essential for sustainable economic growth and poverty reduction (Klassen, 1999). The issue of empowering women has gained widespread attention, with numerous strategies proposed to enhance their status. Self-help groups have emerged as a popular development intervention for promoting women's empowerment and gender equality, aligning with the grand challenges recognised by the United Nations in Sustainable Development Goal 5 (SDG5). Moreover, self-help groups aim to empower women. Studies

have demonstrated that involvement in these groups can result in moderate improvement in various dimensions of women's empowerment, including social, economic, political, psychological, cultural and legal aspects (Nicholas, 2021). Since the publication of the first study on women empowerment through self-help groups in 1998, numerous studies have been conducted by various authors and practitioners over 25 years. Hence, it is essential to explore the bibliographic indicators, for which the study employs a combination of bibliometric analysis and a systematic literature review. Below, we present the findings stemming from this approach:

Firstly, our research unveils a significant contrast in publication rates over two distinct periods in women's empowerment through self-help groups. From 1998 to 2011, only 16 articles were published, whereas between 2012 and 2023, scholarly activity surged dramatically, with 126 articles published—an increase of over 100%. This exponential growth trajectory indicates sustained future growth in this field.

Secondly, in this academic dialogue, 97 sources have contributed knowledge across various disciplines, including development studies, economics, management, social work, psychology, political science, and gender studies. Among these sources, World Development and the Journal of Rural Development emerge as pivotal, each boasting seven and six articles, respectively, cementing their status at the forefront of this discussion.

Thirdly, our review of 101 studies revealed that only 16 incorporated theories into their work, leaving 85 studies (84.15%) without theoretical frameworks. Among these 16 studies, the focus was primarily on social, economic, political, and psychosocial aspects, neglecting the legal and cultural dimensions of women's empowerment and self-help groups. Specifically, 36% of the studies utilised empowerment theory, while 9% employed feminist theory. Within the scope of empowerment theory, 36% addressed political empowerment, 18% focused on social empowerment, and a mere 3% covered economic and psychological empowerment. These findings underscore a clear need to explore a broader range of theories, particularly those encompassing legal,

cultural, and psychological dimensions, for future researchers to develop new theoretical models.

Fourthly, West Bengal has the highest number of studies, 15, closely followed by Odisha, 12. Additionally, Madhya Pradesh, Uttar Pradesh, and Tamil Nadu each have ten studies, while fewer are conducted in other regions. This highlights the need for more research in these regions and others. Internationally, there is a pressing need for more research in developing and underdeveloped countries like Bangladesh and Cambodia.

Fifthly, out of the 101 studies reviewed, 85 were based on empirical research. Surprisingly, more studies on conceptual frameworks (12) and review studies (3) are needed. Among the empirical studies, there needed to be more qualitative studies (23) and mixed-method studies (5), with quantitative studies dominating the field. Additionally, researchers employed a variety of sampling techniques, including purposive sampling, stratified sampling, and random sampling. In terms of analysis, many academics utilised regression analysis and structural equation modelling. The software commonly used for these analyses included SPSS and SmartPLS.

This study reviewed 101 articles that revealed various antecedents of women's empowerment through self-help groups. These findings underscore the importance of adopting comprehensive, contextspecific approaches to community development, considering demographics, social dynamics, and economic conditions. However, a noticeable gap exists in exploring antecedents related to political, legal, and cultural contexts. Future research could explore the effects of these less-studied antecedents on empowering women in diverse geographical regions. This could include investigating the impact of legislative measures, societal attitudes toward women's roles and rights, and traditional practices hindering or supporting women's collective action and autonomy.

Furthermore, in our review of 101 studies, we observed the use of various dimensions and indicators of empowerment within self-help groups. These dimensions include economic, political, social, psychological, legal, and cultural aspects. However, we found discrepancies in how these dimensions were utilised across the studies. Most studies

focused on empowerment's economic, political, and social dimensions, while fewer studies covered the psychological, cultural, and legal dimensions. This highlights an opportunity for future research to delve deeper into these less-explored dimensions. By examining and exploring these dimensions more comprehensively, we can better understand their impact on women's empowerment within self-help groups.

Lastly, in our examination of several studies, we observed various outcomes. Initially, there were possibilities of both positive and negative consequences. However, we found only positive results upon closer inspection of the outcomes. This suggests that empowerment is a long-term process where the positive impacts become more pronounced over time.

This study's limitation lies in its exclusive reliance on scholarly literature from the Scopus database. Additionally, the study considered only the author's core subject areas and focused solely on English articles.

#### 6. Future Research Agendas

A systematic literature review reveals the concentration of the existing literature and highlights various understudied or underrepresented areas requiring exploration by future researchers. Potential extensions could be made in women's empowerment and self-help groups.

# 6.1. Women empowerment, NGOsponsored and government-funded self-help groups, and SBLP

In the literature on women empowerment and self-help groups, Anand et al. (2020) highlight that self-help groups are supported and backed up by NGOs and governments. However, Swain and Wallentin (2009) argue that relying on weaker government-promoted groups and the lack of sufficient grassroots-level NGOs has led to a decline in SHG quality. They stress the significance of SBLP as a women's empowerment strategy in India. Future research should investigate the differences between NGO-sponsored and government-funded SHGs. Additionally, exploring the importance of hosting remits for SHG performance and examining how

regional location and diversity mechanisms impact women's empowerment through SBLP in India is crucial. This investigation should consider the decline in SHG quality attributed to the reliance on relatively weak government-promoted groups and the need for grassroots-level NGOs. Hence, future researchers should consider answering the following FRQs:

**FRQ1.** What key factors contribute to the varying success and impact of NGO-sponsored and government-funded SHGs in promoting women's empowerment? How can these factors be leveraged to improve the quality and effectiveness of both types of initiatives?

**FRQ2.** How do hosting remits, including geographic location and community dynamics, influence the performance and outcomes of SHGs aimed at women's empowerment? What strategies can be implemented to optimise hosting remits for better results?

**FRQ3.** In the context of India, how do regional diversity mechanisms impact the effectiveness of SHGs in empowering women? How can regional-specific challenges and opportunities be addressed to enhance the overall impact of SBLP as a women's empowerment strategy in diverse regions of the country?

# 6.2. Women empowerment, self-help groups, and leadership theories

Previous studies have used trait, interactional, situational, and contingency theories to understand leadership in formal organisational structures. However, these theories may only partially capture the essence of leadership in women's Self-Help Groups (SHGs). Gender influences women's experiences and emergence as leaders in SHGs, but existing theories do not adequately address this (Singh, 2014). Future research needs a fresh perspective to comprehensively understand women's leadership within SHGs at the grassroots level, considering the informal context and the role of gender. Hence, future researchers should consider answering the following FRQs:

**FRQ4.** How does gender influence leadership emergence and styles in SHGs at the grassroots level?

**FRQ5.** What are the key contextual factors within SHGs that contribute to women's empowerment and leadership development?

**FRQ6.** Can a hybrid leadership model, integrating elements from traditional leadership theories (trait, interactional, situational, and contingency) and gender-specific leadership theories, provide a more comprehensive understanding of women's leadership in SHGs?

#### 6.3. Some key areas

The existing literature on women's empowerment and self-help groups mainly consists of quantitative studies (Chatteriee et al., 2018). Publishing more qualitative (Chatterjee et al., 2018) and mixed research methods (Brody et al., 2017) papers is essential to enhance understanding. This approach provides deeper insights and helps reconcile between contradictory findings quantitative and qualitative studies, improving knowledge of participants' experiences. More conceptual (Lahiri-Dutta & Samanta, 2006; Ghosh et al., 2015) and review papers (Brody et al., 2017) are needed to better conceptualise women empowerment and self-help groups. This approach will contribute to a deeper understanding and a more comprehensive knowledge of the topic.

#### References

Aggarwal, S., Kumar, P., & Garg, V. (2020). Empowering shgs women through micro-finance in uttar pradesh. International Journal of Law and Management, 62(6), 591–606. <a href="https://doi.org/10.1108/IJLMA-02-2020-0051">https://doi.org/10.1108/IJLMA-02-2020-0051</a>

Aggarwal, S., Rameshwar, R., & Pahuja, A. (2021). Impact of SHGs on social, economic and political women empowerment: A case study of Ghaziabad District, India. World Review of Entrepreneurship, Management and Sustainable Development, 17(2/3), 276. https://doi.org/10.1504/WREMSD.2021.114434

Alemu, S. H., Van Kempen, L., & Ruben, R. (2018). Women empowerment through self-help groups: The bittersweet fruits of collective apple cultivation in highland ethiopia. Journal of Human Development and Capabilities, 19(3), 308–330. <a href="https://doi.org/10.1080/19452829.2">https://doi.org/10.1080/19452829.2</a> 018.1454407

- Anand, P., Saxena, S., Gonzales Martinez, R., & Dang, H.-A. H. (2020). Can women's self-help groups contribute to sustainable development? Evidence of capability changes from northern india. Journal of Human Development and Capabilities, 21(2), 137–160. https://doi.org/10.1080/19452829.2020.1742100
- Arul Paramanandam, D., & Packirisamy, P. (2015). An empirical study on the impact of micro enterprises on women empowerment. Journal of Enterprising Communities: People and Places in the Global Economy, 9(4), 298–314. <a href="https://doi.org/10.1108/JEC-08-2014-0017">https://doi.org/10.1108/JEC-08-2014-0017</a>
- Bali Swain, R., & Wallentin, F. Y. (2012). Factors empowering women in Indian self-help group programs. International Review of Applied Economics, 26(4), 425–444. https://doi.org/10.1080/02692171.2011.595398.
- Bansal, S., & Singh, A. K. (2020). Examining the social and entrepreneurial development of women through Microfinance in Indian context. Journal of Management Development, 39(4), 407–421. https://doi.org/10.1108/JMD-05-2019-0146
- Baqutayan, S. M. S. (2020). Women empowerment is needed to boost gender equality in malaysia. Current Research Journal of Social Sciences and Humanities, 3(1), 95–107. <a href="https://doi.org/10.12944/CRJSSH.3.1.09">https://doi.org/10.12944/CRJSSH.3.1.09</a>
- Basak, D., & Chowdhury, I. R. (2023). Exploring the impact of self-help groups on empowering rural women: An examination of the moderating role of self-help group membership using structural equation modelling. Global Social Welfare, 10(4), 299–311. <a href="https://doi.org/10.1007/s40609-023-00308-4">https://doi.org/10.1007/s40609-023-00308-4</a>
- Basumatary, H., Chhetri, P. C., & Raj S. N., R. (2023). Hitting the target, missing the point? Microcredit and women empowerment in rural india. Journal of Poverty, 27(3), 217–234. <a href="https://doi.org/10.1080/10875549.2021.2023722">https://doi.org/10.1080/10875549.2021.2023722</a>
- Bhattacharya, J., & Banerjee, S. (2014). Group participation and women empowerment: Matching as an evaluation estimator—a district-level study in west bengal, india. Poverty & Public Policy, 6(2), 176–194. <a href="https://doi.org/10.1002/pop4.71">https://doi.org/10.1002/pop4.71</a>
- Bourdieu, Pierre. 1986. "The Forms of Capital." Pp. 241-258 in Handbook of Theory and Research for the Sociology of Education, edited by J. G. Richardson. New York: Greenwood Press.

- Brody, C., Hoop, T. D., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2017). Can self-help group programs improve women's empowerment? A systematic review. Journal of Development Effectiveness, 9(1), 15–40. https://doi.org/10.1080/19439342.201 6.1206607
- Bryan, V., & Mendaglio, S. (2020). Building leadership capacity in women: An NGO in India's initiative towards women members of SHGs. Development in Practice, 30(7), 839–849. <a href="https://doi.org/10.1080/09614524.2019.1701">https://doi.org/10.1080/09614524.2019.1701</a> 988
- Chatterjee, S., Dutta Gupta, S., & Upadhyay, P. (2018). Empowering women and stimulating development at bottom of pyramid through micro-entrepreneurship. Management Decision, 56(1), 160–174. <a href="https://doi.org/10.1108/MD-04-2017-0296">https://doi.org/10.1108/MD-04-2017-0296</a>
- Chatterjee, S., DuttaGupta, S., & Upadhyay, P. (2018). Sustainability of microenterprises: An empirical analysis. Benchmarking: An International Journal, 25(3), 919–931. <a href="https://doi.org/10.1108/BIJ-07-2017-0185">https://doi.org/10.1108/BIJ-07-2017-0185</a>
- Chatterjee, T. B., & Ghosh, C. (2012). What factors play a role in empowering women? A study of shg members from india. Gender, Technology and Development, 16(3), 329–355. <a href="https://doi.org/10.1177/0971852412459431">https://doi.org/10.1177/0971852412459431</a>
- De Boef, W. S., Singh, S., Trivedi, P., Yadav, K. S., Mohanan, P. S., Kumar, S., Yadavendra, J. P., & Isaacs, K. (2021). Unleashing the social capital of self-help groups for strengthening seed systems in Uttar Pradesh, India. Global Food Security, 29, 100522. https://doi.org/10.1016/j.gfs.2021.100522
- De Hoop, T., Van Kempen, L., Linssen, R., & Van Eerdewijk, A. (2014). Women's autonomy and subjective well-being: How gender norms shape the impact of self-help groups in odisha, india. Feminist Economics, 20(3), 103–135. <a href="https://doi.org/10.1080/13545701.2014.8933">https://doi.org/10.1080/13545701.2014.8933</a>
- De, I. (2022). Women's empowerment, work environment, and income: Evidence from India. Development in Practice, 32(4), 468–480. <a href="https://doi.org/10.1080/09614524.2022.2039">https://doi.org/10.1080/09614524.2022.2039</a> 098
- Deininger, K., & Liu, Y. (2013). Economic and social impacts of an innovative self-help group model in india.

- World Development, 43, 149–163. <a href="https://doi.org/10.1016/j.worlddev.2012.09.019">https://doi.org/10.1016/j.worlddev.2012.09.019</a>
- Donthu, N., Kumar, S., Mukherjee, D., Pandey, N., & Lim, W. M. (2021). How to conduct a bibliometric analysis: An overview and guidelines. Journal of Business Research, 133, 285–296. <a href="https://doi.org/10.1016/j.jbusres.2021.04.070">https://doi.org/10.1016/j.jbusres.2021.04.070</a>
- Dulhunty, A. (2022). Examining microcredit self-help groups through the lens of feminist dignity. Oxford Development Studies, 50(4), 307–320. <a href="https://doi.org/10.1080/13600818.2022.2038">https://doi.org/10.1080/13600818.2022.2038</a> <a href="https://doi.org/10.1080/13600818.2022.2038">118</a>
- Esmaeil Zaei, M., Kapil, P., Pelekh, O., & Teimoury Nasab, A. (2018). Does micro-credit empower women through self-help groups? Evidence from punjab, northern india. Societies, 8(3), 48. https://doi.org/10.3390/soc8030048
- Fagan, P., Quinn-Gates, H., Rebsso, M., & Cromie, S. (2021). The impact of self-help groups on the psychosocial well-being of female members in ethiopia. International Journal of Applied Positive Psychology, 6(1), 81–112. <a href="https://doi.org/10.1007/s41042-020-00038-4">https://doi.org/10.1007/s41042-020-00038-4</a>
- Farnworth, C. R., Bharati, P., Krishna, V. V., Roeven, L., & Badstue, L. (2022). Caste-gender intersectionalities in wheat-growing communities in Madhya Pradesh, India. Gender, Technology and Development, 26(1), 28–57. <a href="https://doi.org/10.1080/09718524.2022.2034096">https://doi.org/10.1080/09718524.2022.2034096</a>
- Ghosh, R., Chakravarti, P., & Mansi, K. (2015). Women's empowerment and education: Panchayats and women's Self-help Groups in India. Policy Futures in Education, 13(3), 294–314. <a href="https://doi.org/10.1177/1478210315571214">https://doi.org/10.1177/1478210315571214</a>
- Gupta, S., & Rathore, H. S. (2021). SOCIO-ECONOMIC and political empowerment through self help groups intervention: A study from bilaspur, chhattisgarh, india. Journal of Public Affairs, 21(1), e2143. https://doi.org/10.1002/pa.2143
- Hassan, S. M., & Rahman, Z. (2023). The evolving passage of consumer ethics research: A systematic literature review. International Journal of Emerging Markets, 18(9), 3043–3064. <a href="https://doi.org/10.1108/IJOEM-04-2021-0504">https://doi.org/10.1108/IJOEM-04-2021-0504</a>
- Hepp, P., Somerville, C., & Borisch, B. (2019). Accelerating the united nation's 2030 global agenda: Why prioritization of the gender goal is essential. Global Policy, 10(4), 677–685. https://doi.org/10.1111/1758-5899.12721

- Jacob, J., & Munuswamy, S. (2022). The role of microenterprises in the four-dimensional framework of women's empowerment. International Journal of Professional Business Review, 7(4), e0539. <a href="https://doi.org/10.26668/businessreview/2022.v7i4.e539">https://doi.org/10.26668/businessreview/2022.v7i4.e539</a>
- Jakimow, T., & Kilby, P. (2006). Empowering women:
  A critique of the blueprint for self-help groups in india. Indian Journal of Gender Studies, 13(3), 375–400. <a href="https://doi.org/10.1177/097152150601300303">https://doi.org/10.1177/097152150601300303</a>
- Khan, S. T., Bhat, M. A., & Sangmi, M.-U.-D. (2023). Impact of microfinance on economic, social, empowerment in India political and psychological empowerment: Evidence from women's self-help groups in kashmir valley, india. FIIB Business Review, 12(1), 58–73. <a href="https://doi.org/10.1177/2319714520972905">https://doi.org/10.1177/2319714520972905</a>
- Koggel, C. (2003). Globalization and women's paid work: Expanding freedom? Feminist Economics, 9(2–3), 163–184. <a href="https://doi.org/10.1080/1354570022000077935">https://doi.org/10.1080/1354570022000077935</a>
- Kripa, V., & Surendranathan, V. G. (2008). Social impact and women empowerment through mussel farming in kerala, india. Development, 51(2), 199–204. https://doi.org/10.1057/dev.2008.5
- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. World Development, 146, 105579. <a href="https://doi.org/10.1016/j.worlddev.2021.105579">https://doi.org/10.1016/j.worlddev.2021.105579</a>
- Lahiri-Dutt, K., & Samanta, G. (2006). Constructing social capital: Self-help groups and rural women's development in india. Geographical Research, 44(3), 285–295. <a href="https://doi.org/10.1111/j.1745-5871.2006.00390.x">https://doi.org/10.1111/j.1745-5871.2006.00390.x</a>
- Lim, W. M., Yap, S.-F., & Makkar, M. (2021). Home sharing in marketing and tourism at a tipping point: What do we know, how do we know, and where should we be heading? Journal of Business Research, 122, 534–566. <a href="https://doi.org/10.1016/j.jbusres.2020.08.051">https://doi.org/10.1016/j.jbusres.2020.08.051</a>
- Mahato, M., & Vardhan, J. (2021). Discourses by didis of community kitchens: A case on women empowerment. South Asian Journal of Business and Management Cases, 10(2), 145–157. https://doi.org/10.1177/22779779211015688
- Mahato, T., Jha, M. K., Nayak, A. K., & Kaushal, N. (2023). Empowerment of women through participation

- in self-help groups: A bibliometric analysis and systematic review. Journal of Enterprising Communities: People and Places in the Global Economy, 17(6), 1511–1538. <a href="https://doi.org/10.1108/JEC-08-2022-0114">https://doi.org/10.1108/JEC-08-2022-0114</a>
- Mathur, P., & Agarwal, P. (2017). Self-help groups: A seed for intrinsic empowerment of Indian rural women. Equality, Diversity and Inclusion: An International Journal, 36(2), 182–196. <a href="https://doi.org/10.1108/EDI-05-2016-0039">https://doi.org/10.1108/EDI-05-2016-0039</a>
- Mayoux, L. (1998). Research Round-Up Women's empowerment and micro-finance programmes: Strategies for increasing impact. Development in Practice, 8(2), 235–241. <a href="https://doi.org/10.1080/09614529853873">https://doi.org/10.1080/09614529853873</a>
- Mohapatra, S., & Sahoo, B. K. (2016). Determinants of participation in self-help-groups (Shg) and its impact on women empowerment. Indian Growth and Development Review, 9(1), 53–78. https://doi.org/10.1108/IGDR-04-2015-0016
- Nichols, C. (2020). Nutrition sensitive agriculture: An equity-based analysis from India. World Development, 133, 105004. <a href="https://doi.org/10.1016/j.worlddev.2020.105004">https://doi.org/10.1016/j.worlddev.2020.105004</a>
- Nyathi, C. (2017). Reducing conflicts within rural women's self help groups in Hwange District, Zimbabwe [Master of Management Science: Public Management, Durban University of Technology]. <a href="https://doi.org/10.51415/10321/2508">https://doi.org/10.51415/10321/2508</a>
- Patel, R., & Patel, N. (2020). Impact of microfinance on women empowerment: A study from the decision making perspective. Indian Journal of Finance, 14(8–9), 52. <a href="https://doi.org/10.17010/ijf/2020/v14i8-9/154948">https://doi.org/10.17010/ijf/2020/v14i8-9/154948</a>
- Paul, J., & Benito, G. R. G. (2018). A review of research on outward foreign direct investment from emerging countries, including China: What do we know, how do we know and where should we be heading? Asia Pacific Business Review, 24(1), 90–115. <a href="https://doi.org/10.1080/13602381.2017.1357316">https://doi.org/10.1080/13602381.2017.1357316</a>
- Paul, J., Khatri, P., & Kaur Duggal, H. (2023). Frameworks for developing impactful systematic literature reviews and theory building: What, Why and How? Journal of Decision Systems, 1–14. <a href="https://doi.org/10.1080/12460125.2023.2197">https://doi.org/10.1080/12460125.2023.2197</a>
- Perkins, D. D., & Zimmerman, M. A. (1995). Empowerment theory, research, and

- application. American Journal of Community Psychology, 23(5), 569–579. <a href="https://doi.org/10.1007/BF02506982">https://doi.org/10.1007/BF02506982</a>
- Raghunathan, K., Kannan, S., & Quisumbing, A. R. (2019). Can women's self-help groups improve access to information, decision-making, and agricultural practices? The Indian case. Agricultural Economics, 50(5), 567–580. https://doi.org/10.1111/agec.12510
- Rohatynskyj, M. (2015). Empowering the dividual. Anthropological Theory, 15(3), 317–337. https://doi.org/10.1177/1463499615570919
- Sabhlok, S. G. (2011). Development and women: The role of trust in self-help groups. Indian Journal of Gender Studies, 18(2), 241–261. <a href="https://doi.org/10.1177/097152151101800206">https://doi.org/10.1177/097152151101800206</a>
- Samineni, S., & Ramesh, K. (2023). Measuring the impact of microfinance on economic enhancement of women: Analysis with special reference to india. Global Business Review, 24(5), 1076–1091. https://doi.org/10.1177/0972150920923108
- Sen, A. (1985). Commodities and capabilities. North-Holland; Sole distributors for the U.S.A. and Canada, Elsevier Science Pub. Co.
- Sethy, S., & Jana, C. (2022). Economic empowerment analysis of women in west bengal using multivariate techniques. Journal of Rural Development, 40(4), 548. <a href="https://doi.org/10.25175/jrd/2021/v40/i4/144217">https://doi.org/10.25175/jrd/2021/v40/i4/144217</a>
- Sharma, A. D. (2019). Empowering women through shgs evidence from a case study of shgs in imphal east district, manipur. Economic Affairs, 64(1). <a href="https://doi.org/10.30954/0424-2513.1.2019.3">https://doi.org/10.30954/0424-2513.1.2019.3</a>
- Singh, A. (2014). Leadership in female SHGs: Traits/abilities, situational or forced? International Journal of Sociology and Social Policy, 34(3/4), 247–262. <a href="https://doi.org/10.1108/JJSSP-10-2013-0110">https://doi.org/10.1108/JJSSP-10-2013-0110</a>
- Sud, N. (2013). Local agency and structural continuity: Views from an shg-based microcredit scheme in western india. The European Journal of Development Research, 25(2), 271–287. https://doi.org/10.1057/ejdr.2012.40
- Swain, R. B., & Varghese, A. (2009). Does self help group participation lead to asset creation? World Development, 37(10), 1674–1682. <a href="https://doi.org/10.1016/j.worlddev.2009.03.006">https://doi.org/10.1016/j.worlddev.2009.03.006</a>
- Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help

- groups in India. International Review of Applied Economics, 23(5), 541–556. <a href="https://doi.org/10.1080/02692170903007540">https://doi.org/10.1080/02692170903007540</a>
- Teshome, E., Zenebe, M., Metaferia, H., & Biadgilign, S. (2012). The role of self-help voluntary associations for women empowerment and social capital: The experience of women's iddirs (Burial societies) in ethiopia. Journal of Community Health, 37(3), 706–714. <a href="https://doi.org/10.1007/s10900-011-9503-2">https://doi.org/10.1007/s10900-011-9503-2</a>
- Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a methodology for developing evidence-informed management knowledge by means of systematic review. British Journal of Management, 14(3), 207–222. <a href="https://doi.org/10.1111/1467-8551.00375">https://doi.org/10.1111/1467-8551.00375</a>
- Van Kempen, L. (2009). The 'downside' of women empowerment in india: An experimental inquiry into the role of expectations. Social Indicators Research, 94(3), 465–482. <a href="https://doi.org/10.1007/s11205-009-9442-9">https://doi.org/10.1007/s11205-009-9442-9</a>
- Vijayanthi, K. N. (2002). Women's empowerment through self-help groups: A participatory approach. Indian Journal of Gender Studies, 9(2), 263–274. <a href="https://doi.org/10.1177/097152150200900209">https://doi.org/10.1177/097152150200900209</a>
- Ward, K., & Mouyly, V. (2013). The importance of being connected: Urban poor women's experience of self-help discourse in Cambodia. Gender & Development, 21(2), 313–326. https://doi.org/10.1080/13552074.2013.802482