SYSTEMATIC REVIEW ON WOMEN'S ECONOMIC EMPOWERMENT
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South Asia Gender Innovation Lab

WHAT DO WE KNOW ABOUT INTERVENTIONS TO INCREASE WOMEN'S ECONOMIC PARTICIPATION AND EMPOWERMENT IN SOUTH ASIA?

SELF-HELP GROUP PROGRAMS

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BACKGROUND

The World Bank's South Asia Region Gender Innovation Lab is conducting a systematic review and meta-analysis of interventions with direct or indirect effects on measures of women's economic empowerment. The review focuses on changes in labor market outcomes, incomes and savings, and other empowerment indicators. The goal is to document what has and has not worked for women in the region (covering all countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka), understand the types of interventions implemented, and identify gaps in knowledge and action. The review organizes interventions in six categories: Skills, Assets, Credit, Labor market, Entrepreneurship, and Empowerment. This brief summarizes the main findings from the **Self-Help Group** subtheme of the Empowerment category.

WHAT IS INCLUDED?

The systematic review includes experimental and quasi-experimental evidence for policies and programs, implemented in any South Asian country, which directly aimed to change women's economic outcomes or have indirectly done so. This brief focuses on studies that organize or evaluate women's self-help groups (SHGs) as a mechanism for achieving changes in economic outcomes.

Existing systematic reviews have evaluated the impact of SHGs within a global or multi-regional context. This brief contributes to the literature by synthesizing evidence specifically for the South Asia region. South Asia has a long history of SHGs hosting some of the largest programs globally, as measured by membership and total savings accumulated. The evolution of the group-based model in the region and the plethora of quantitative evidence evaluating impacts offer an opportunity to inform research and policy regarding effective methods and the existence of knowledge gaps. In contrast to much of the earlier literature, the brief also distinguishes between the evaluated impact of SHG prevalence directly on participants and indirectly on nonparticipants, highlighting the potential for positive spillovers from the interventions.

Self-help groups are broadly defined as groups of individuals from a community, voluntarily convening with a common purpose (Brody et al. 2015). These groups form under the hypothesis that mutual support and action can lead to individual economic benefits for even the most marginalized individuals. Group or community-based programs can vary in structure, mission, and characteristics, so we follow Gugerty et al. (2019) and define SHGs as (1) involving member participation in group governance, (2) relying on internally generated resources (e.g., savings), (3) having a primary goal of positive individual benefits, and (4) requiring regular face-

SELF-HELP GROUPS: groups of individuals from a community, voluntarily convening with a common purpose

Involve member participation in group governance

Rely on internally generated resources

Have primary goal of positive individual benefits

Require regular face to face interactions

[Ŧ] World Bank

to-face interactions. We do not restrict inclusion to groups with only female membership.

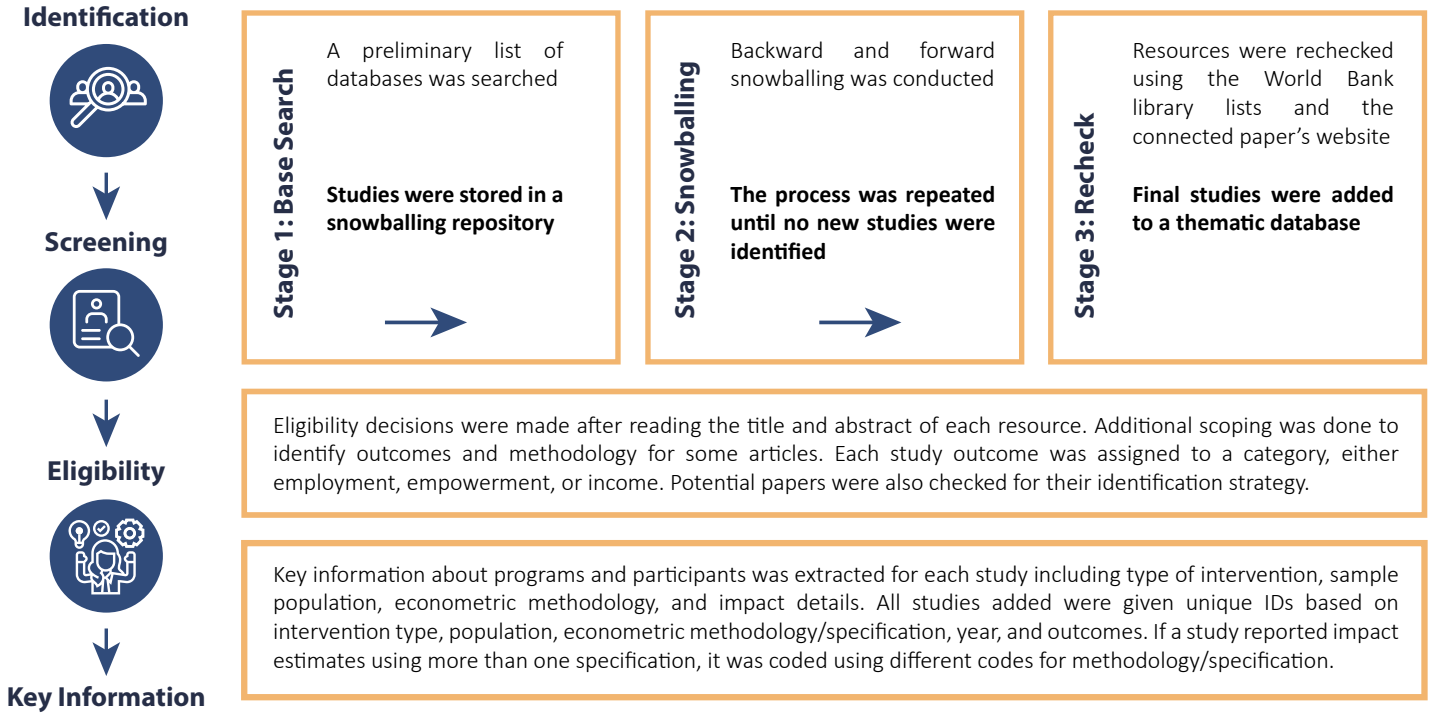
The review includes English-language studies published between January 1990 and April 2020 across white and gray literature (peer reviewed journals, working papers, program or agency reports, and academic theses, among others) identified via an extensive search of multiple databases.[1] Intervention inclusion was not limited by time, duration, frequency, or method of exposure. Figure 1 summarizes the three-stage identification process. The first stage filtered select papers relevant to the region and programs that were specifically for women or included female beneficiaries. The second stage filtered for intervention type and the third for methodology.[2] Two reviewers independently searched and extracted data from the list of finalized articles, including impact effects, design, and intervention components. Additional outcome-specific data, such as units of reporting, coefficient significance, and standard errors were also extracted. If a study reported impact estimates using more than one specification, all were recorded, but only the researchers' preferred specification is used in this brief.

Eligible studies were those that:

- Evaluated a self-help group program.
- Employed experimental or quasi-experimental evaluation methods.
- Reported outcomes for women, either as the direct target population or a subpopulation of interest.
- Reported required outcomes, including labor market outcomes (such as self-employment, participation, days worked), income or earnings, and empowerment (including, among others, agency, well-being, happiness, mobility, financial or political empowerment).

The papers included in this review were drawn from the search process for our larger Empowerment theme. The selection criteria required the inclusion of those studies that evaluated empowerment programs with a rigorous methodology and included outcomes for women. Of the 163,876,961 papers identified in the first stage of the search process, about 36 percent (59,016,460) remained after filtration using the

Figure 1: Search Methodology



[1] The search included the following databases: Econlit, Web of Science, Science Direct, National Bureau of Economic Research (NBER), Google Scholar, World Bank e-Library, UNWider, Abdul Latif Jameel Poverty Action Lab (J-PAL), Institute of Labor Economics (IZA), Center for Global Development (CGD), International Growth Center (IGC), American Economic Association (AEA), AEA Registry, International Initiative for Impact Evaluation (3iE), Research Papers in Economics (RePEc), IDEAS database, and JSTOR. The Evidence Consortium on Women's Group (ECWG) was also searched for relevant articles on SHGs.

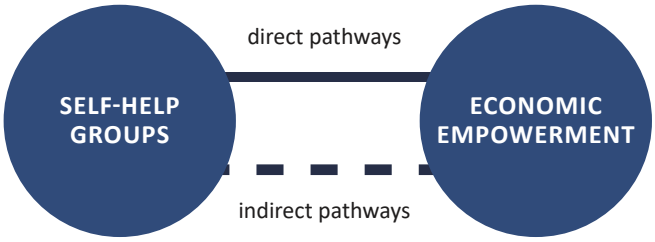
[2] Second stage search terms included experiment, political, decision, violence, domestic, bargaining power, agency, independence, income, empowerment, mobility, seclusion, aspiration, contraceptive, contraception, marriage, age of marriage, autonomy, birth spacing, fertility, family planning, norms, attitudes, network, social network, self help groups, self-help group, and social capital. Third stage search terms included comparison group, counterfactual, counter-factual, evaluation, assessment, impact, rct, randomized control trial, impact evaluation, quasi experiment, quasi-experiment, propensity score matching, psm, regression discontinuity design, rdd, and discontinuous design.

second stage search terms. Further refinement in the third stage reduced the pool to 2,067,751 studies. After removing repetitions and refining by title and abstract, 37 studies on SHGs were compiled in a preliminary list. These papers were read for methodology and relevance, then snowballed backward and forward, resulting in a final list of 33 studies meeting our predefined inclusion criteria. The final sample only includes studies from India and Bangladesh.[3]

SELF-HELP GROUPS

Within South Asia, SHGs first emerged in India in the mid-1980s. In 1992, the government of India's National Bank for Agriculture and Rural Development developed the Self-Help-Group Bank Linkage Program, which quickly expanded throughout the country. By 2019, the program had a membership of 125 million households, linked to 10 million SHGs across the nation, with approximately 2,333 billion INR in outstanding savings.[4]

Self-help groups offer both direct and indirect pathways to economic empowerment. For example, measures to improve women's access to low-interest loans, assistance with government job program applications, group monitoring to meet saving goals, and opportunities for vocational training offer a direct path toward employment (self or other) and entrepreneurship. At the same time, educational programs, group discussions on current and social issues, peer support, and classes designed to change attitudes regarding women's agency can lead to the creation of social capital and improve bargaining power, in turn providing women tools to access economic opportunities.



In practice, primary objectives and the vision for change may vary across programs. For example, Mahila Samakhya aims to empower Indian women through education. The Self-Employed Women's Association (SEWA) designs programs to achieve women's economic independence, while the objective of the Targeted Rural Initiatives for Poverty Termination and Infrastructure (TRIPTI) in India is to reduce poverty through diversified livelihood. This variation in primary objectives results in the use of a variety of activities within the SHGs. Most programs will have a core financial component, consisting of regular savings and opportunities to borrow from internal funds. As a history of savings and repayments is established, the SHG will link members to formal financial institutions that provide either individual or group-based funds at low interest rates. Beyond the core financial component, the groups will offer a mix of livelihood, financial and vocational training, education programs and classes, social activities, information on government programs, peer interaction, and group discussions on social issues.

Often, program components are demand-driven and are introduced gradually as membership and stakeholder trust is built. In some cases, group activities begin with financial functions such as savings, credit, and training. As men and in-laws in the household are convinced of the benefits of participation for their female relatives, empowerment modules are slowly incorporated (Kandpal, Baylis, and Arends-Kuenning 2013). In contrast, Mahila Samakhya tailors its activities to each village and often begins with literacy or education camps (Kandpal, Baylis, and Arends-Kuenning 2013). Programs also tend to be facilitated by locals who are familiar with village conditions, languages, and norms. Within the context of the National Rural Livelihoods Mission (NRLM) in India, Joshi and Rao (2018) show that groups with local facilitators are not only less expensive to manage but are more likely to engage in local politics or collective action for public services, compared to SHGs with external facilitators.

[3] There are multiple studies on women or support groups in other South Asian countries. For example, a series of papers study the effects of self-help groups on child health and maternal nutrition outcomes. Multiple articles in Pakistan and Bangladesh study the impact of microfinance in the context of community-based groups. However, these studies are not included in this review if they do not meet our inclusion restrictions for outcome relevance or methodology.

[4] "Status of Microfinance in India 2018-2019," NABARD. Available at https://www.nabard.org/auth/writereaddata/tender/1207192354SMFI%202018-19.pdf

PROGRAM DESIGN

The studies included in this note rigorously evaluate 13 programs in South Asia, including large and well-known ones such as JEEViKA, SEWA, and Mahila Samakhya. Six articles examine the general impact of membership in any SHG, while others investigate the impact of membership in the National Rural Livelihoods Program (NRLP).[5] The main distinct features of the programs are:[6]

PROGRAMS TARGET RURAL AREAS

Apart from the Safe Cities Initiative in India, which was administered in slums, the projects operate in rural settings, targeting regions with low levels of development, as measured by income, literacy, infant mortality, health and nutrition, or infrastructure investment.

PROGRAM SAMPLE

After initial decisions on which villages to enter, projects will usually recruit women from low-income or below-poverty-line households, with a focus on vulnerable groups and Scheduled Castes or Tribes. Although most programs target any adult woman, participants tend to be 34 to 36 years old and have 1 to 5 years of education. In a contrasting example, the *Do Kadam Barabari Ki Ore* program in India targets its program to prevent violence against women specifically to married women and their husbands.

CONDITIONS FOR MEMBERSHIP

The most common restriction for joining a SHG is that no more than one member per household can join a single group. SEWA has an additional condition of annual dues to join, amounting to 5 INR. In Bangladesh, the Association for Social Advancement credit groups requires admission fees, attendance in mandatory meetings, and permit withdrawals only if the member leaves the group (Steele, Amin, and Naved 1998).

REGULAR SAVINGS

Saving requirements vary across programs and can determine the viability of membership for the poorest households. Under the NRLP, members save approximately 40 INR every month (Kochar et al. 2020). In Bihar, JEEViKA encourages members to save 8 to 40 INR per month (Datta 2015; Hoffmann et al. 2021). The comparable monthly range for SEWA members is 100 to 400 INR (Desai and Joshi 2014; Desai and Olofsgård 2019).

GROUP AND MEETING STRUCTURE

Meetings run 30 to 120 minutes per session and most programs organize groups of 10 to 20 women (with one facilitator) who meet weekly, biweekly, or monthly. Koolwal (2007) offers an exception by studying the effect of participation in mixed-gender networks of 5 or 6 individuals. In a similar vein, the Safe Cities Initiative in Madhya Pradesh and the *Do Kadam Barabari ki Ore* program in Bihar, both programs designed to promote the prevention of violence against women, include separate intervention arms comprising groups of only men (Holden et al. 2016; Jejeebhoy et al. 2017). All programs in our sample provide training. However, the training components vary and usually include a subset of job, skills or livelihood training, literacy camps, bookkeeping, education on topics of empowerment or gender discrimination, and training on addressing social problems such as dowry or violence against women.

PROGRAM GOVERNANCE

Often, programs construct federations at the village, block/*mandal*, district or state level. The federations implement their own interventions including links to local government, training and livelihood activities, subsidies, and provisions of lending capital or seed grants. In one example, the *Indhira Kranthi Patham* (IKP) program in Andhra Pradesh groups approximately 20 SHGs into village organizations that offer members activities such as agriculture marketing and job training (Deininger and Liu 2013).

[5] The NRLP is a subset of the National Rural Livelihoods Mission, and partners with other programs to implement their model at the state level. JEEViKA, also known as the Bihar Rural Livelihoods Project was funded by the World Bank and executed by the Bihar Rural Livelihoods Promotion Society. It was scaled up under the National Rural Livelihoods Mission. TRIPTI or the Odisha Rural Livelihoods Project and PRADAN also implement the mission of the NRLM.

[6] Table A.1 in the appendix summarizes program details, as reported by the authors.

PROGRAM COST

None of the 33 studies included in this report discuss the cost effectiveness of the programs they evaluate, or the average costs of training modules. However, studies not included in the systematic review find evidence for significant economies of scale. Specifically, Siwach, Paul, and de Hoop (2022) find that the annual cost per member fell from $29 to $5 once the JEEViKA program was scaled up and federated—increasing membership from 100,000 members to 10 million.

STUDY DESIGNS

SHG programs are often assigned to villages based on predetermined characteristics, so the most common methodology used in our sample of studies to estimate impacts is Propensity Score Matching.[7] Three studies use a randomized control trial (RCT) design to evaluate the SEWA and Safe Cities Initiative programs (Desai and Joshi 2014; Desai and Olofsgård 2019; Holden et al. 2016). Where reported, studies evaluate program impacts after 1 to 6 years of SHG membership, where both the mean and median length of membership is about 3 years.

PROGRAM IMPACTS

For this review, program impacts are separated into income, labor market, and empowerment outcomes. The large pool of papers allows us to gauge separate impacts on SHG participants, spillovers on nonparticipants in program villages, and intent-to-treat (ITT) effects at the village level. For ease of interpretation, we present estimates in percent or percentage point changes wherever possible. In all cases, the results presented are estimated impacts for women, even where interventions have separate treatment arms for men.

A. INCOME AND SAVINGS

Eight studies measure the effect of SHG programs on income. The type of income measured varies, with some articles reporting total annual income, while others provide changes at the subgroup level, such as earnings attributed specifically to agriculture, casual wage labor, or the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workfare program. Reported income outcomes are summarized in Table A.2 of the appendix.

Of the 14 unique income estimates for participants, 5 are positive, 1 is negative, and the remaining 8 are insignificant at the 95 percent confidence level. Estimated effects are heterogeneous, with coefficient magnitudes ranging between –22.8 and 96.3 percent. Where significant impacts exist, the effect of SHG membership on participating women is an average 35 percent increase across income types after about two years of membership. Interestingly, Swain and Varghese (2009) find evidence that the length of membership in SHGs is positively associated with individuals moving away from income generation from agriculture to other sources. Finally, evidence of spillover effects on nonparticipants or changes at the village level is weak.

Only five studies estimate the impact of SHGs on savings, but the results are clear: membership significantly increases savings accumulation and the amount members can raise in emergencies. These results are plausible, because members are encouraged to save regularly as a core component of SHG participation. Specifically, Deininger and Liu (2013) show that individuals in IKP villages are 13.2 percentage points more likely to set aside money for themselves after three years. Swain and Varghese (2009) find that older members in Andhra Pradesh (individuals who have been SHG members for at least six months) have approximately double the savings of new members. In West Bengal, members can raise 72 percent more than nonmembers in emergencies, relative to a baseline of 2,550 INR (Dutta 2017). In Odisha, households in areas where TRIPTI is present are 2.3 percent more likely to save and 66 percent more likely to rely on SHGs for savings, compared to households in non-TRIPTI areas (Joshi, Palaniswamy, and Rao 2019).

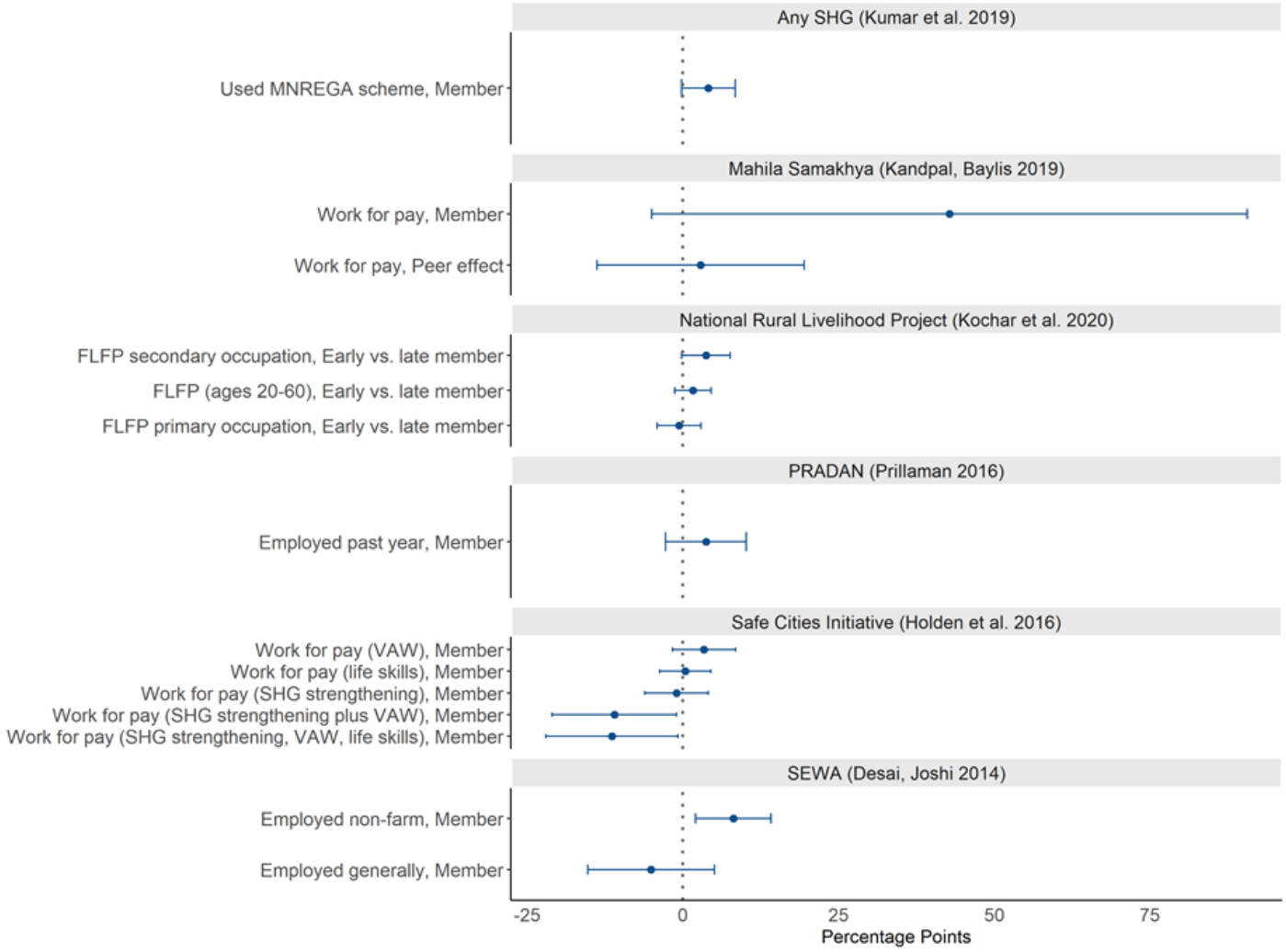
B. LABOR MARKET PARTICIPATION

Of the 33 studies included in the review, 14 measure impacts on various labor market outcomes, including employment, whether participants own a MGNREGA scheme card, the number of days worked under the MGNREGA, and the number of hours worked.[8] Table A.3 in the appendix summarizes the measurement and magnitude of impacts across studies.

[7] Propensity score matching, or other matching techniques, allow for the construction of a control group similar in characteristics to SHG members. Attributes such as income, caste, or household savings are examples of characteristics used to construct the control group.

[8] The MGNREGA scheme guarantees at least 100 days of paid employment in jobs requiring unskilled manual labor. The scheme is restricted to job card holders. However, the process of obtaining a job card is difficult and can require several trips outside the village and rejections by program supervisors. Thus, owning a MGNREGA job card is a proxy for access to outside employment, increased mobility, and access to income (Kandpal, Baylis, and Arends-Kuenning 2013).

Figure 2: Labor Force Participation Outcomes for SHG Members



Note: The figure shows labor force participation outcomes for SHG participants. The labels indicate the outcome and the type of effect measured (direct benefits of membership, joint effect of membership and having participating peers, and the effect of being an early versus late member). The identification strategy employed by Kochar et al. (2020) compares members in villages with early versus late treatment, capturing the impact of 2.5 extra years of membership on labor market outcomes. The female labor force participation (FLFP) primary and secondary occupation variables capture the proportion of females who are active in productive activities as the primary or secondary activity status. Authorship details are in parentheses. Coefficients have been converted to percentage point changes. 95 percent confidence intervals displayed.

Fourteen unique estimates of labor force participation were recorded for participants, 11 of which were insignificant at the 95 percent confidence level, 1 was positive and 2 were negative (with an average magnitude of 2.9 and a median of 2.2 percentage points). These estimates are displayed in Figure 2. At the less-restrictive 90 percent confidence level, studies that found positive impacts on the likelihood that participants are employed outside the household, in the range of 3.7 to 42 percentage points, evaluated the NRLP, SEWA, and Mahila Samakhya programs 2 to 4 years after program implementation. Interestingly, despite overlap in program modules, the stated objectives differ, with NRLP and SEWA being self-described livelihoods program and Mahila Samakhya being an education program. Besides employment, SHG participants in Uttarakhand and Madhya Pradesh were also more likely to be aware of the MGNREGA workfare program, and to own and have used a job card (Kandpal, Baylis, and Arends-Kuenning 2013; Kumar et al. 2019).

Several papers report village ITT effects if identification at the individual level was not possible or if the average effect of exposure to SHG programs was of interest. The results provide inconclusive evidence for the impact of SHG programs on the extensive margin of labor force participation.[9] Of the 12 estimates recorded, 4 are positive and 8 are insignificant at

[9] Here, the labor force participation category includes the likelihood of being employed in casual or other labor, the proportion of women in a household who work for pay, the work participation rate for females in a household in self-employment, farm, non-farm, casual, formal, or other livelihood activities, and the agriculture or non-agriculture FLFP rate in a village.

the 95 percent confidence level. The evidence for impact on the intensive margin, as measured by the number of days worked under the MGNREGA program (overall or for pay), is also inconclusive.

As SHG programs provide multiple treatments to members simultaneously (through exposure to peers, saving requirements, changes in mobility to attend meetings, or training), it is difficult to discern which program components are driving specific changes in economic outcomes. To understand one possible mechanism, Desai and Joshi (2014) show that participation in SEWA's vocational training programs (craft making, simple product manufacturing, agriculture training) led to a significant 14 percentage point increase in non-farm employment. In fact, even nonparticipating women in SEWA villages were 7 percentage points more likely to be employed off the farm 2 years after program implementation, likely because SEWA allows all women in the village including nonmembers to attend its training programs. This result indicates that the provision of skill or vocational training can partly explain the success of programs in increasing economic participation.

C. EMPOWERMENT

We define empowerment as a process involving the freedom and expansion of choices and actions available to women, and the strengthening of their voices so that they may exert greater control over their lives (Narayan 2005). We pool reported empowerment outcomes into several subcategories: mobility, civic inclusion, violence against women (experienced and attitudes, separately), social capital, norms and aspirations, and decision-making.

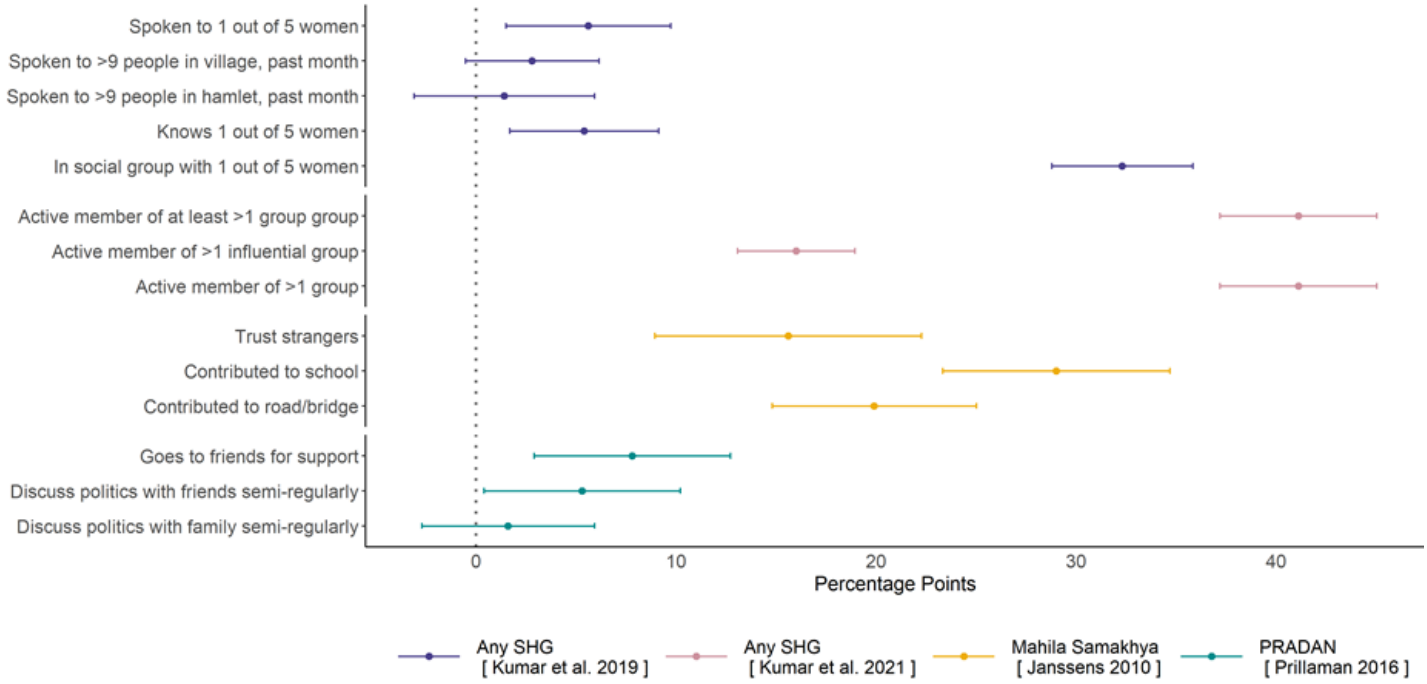
Fourteen studies measure changes in women's movement outside the household, including their ability to visit places alone or with someone else (with or without permission), indexes of the number of places they can visit, and the frequency with which they traveled outside the home or village in a certain period. Of the 29 unique mobility estimates for participants, 12 are positive and 17 are insignificant at the 95 percent confidence level, suggesting heterogeneity across programs. For example, the IKP program in Andhra Pradesh increased members' ability to visit friends, family, health clinics, agricultural fields, and community centers without anyone's permission. After 4 years of membership in the IKP livelihood program, women were 9 percentage points more likely to visit family and 6 percentage points more likely to go to fields outside the village for work, from a baseline of 52 and 42 percent respectively (Prennushi and Gupta 2014). Both programs designed to prevent violence against women did not improve their mobility.

Fifteen papers estimate the impact of SHGs on civic inclusion. Our civic inclusion category captures both changes in knowledge of civic procedures, such as where to report infrastructure grievances or actual reporting of grievances, as well as political participation, which includes voting, attending village meetings, and speaking at village meetings. Across settings, participants were 4 to 18 percentage points more likely to attend village council meetings compared to nonparticipants. In rural Rajasthan, Desai and Joshi (2014) show that after two years, SEWA not only increased participants' knowledge of where to report civic grievances, but also increased their likelihood of approaching local authorities to report issues. For example, participants were 14.2 percentage points more likely to report water infrastructure issues, a 68 percent increase relative to the pooled sample mean (Desai and Joshi 2014). This result is particularly interesting because women in the region are primarily responsible for collecting water, indicating that participants are using the information obtained from the program to advocate for topics of benefit to themselves and their peers. In addition, Joshi and Rao (2017) find that women in the NRLP groups with external facilitators are 17.2 percentage points more likely to participate in higher level institutions and attend two more village meetings on average, compared to groups with internal facilitators. Finally, evidence for a positive impact on nonparticipants is weak.

Social capital includes trust for others in the community, contribution to village projects (maintenance of roads, schools, or bridges), the probability of knowing or speaking to randomly chosen women, and the number of people who can be approached for support or credit. Where impacts exist, SHGs positively affect the social capital of participants and nonparticipants in the village. Of the 33 estimates for participants, 24 are positive and 9 insignificant; Figure 3 displays select results. For example, Kumar et al. (2019) find a 7 percent increase in the probability of knowing at least 1 out of 5 randomly chosen women from a village after approximately 4.2 years of membership, from a baseline probability of 0.74. Interestingly, members of PRADAN in Madhya Pradesh were 5.3 percentage points (or 23.7 percent) more likely to discuss politics semi-regularly with their friends after 6 years of membership, but not more likely to discuss politics with family (Prillaman 2016). Of the 9 estimates for nonparticipants, 5 are positive and 4 are insignificant.

Across studies, **decision-making** is measured as a woman's ability to participate in decisions regarding her labor, farming, household purchases, healthcare, children's education, or voting. Consistent evidence across programs for changes in decision-making is weak. However, exceptions exist. From their randomized control trial, Desai and Joshi (2014) show that two years after the random introduction of SEWA to

Figure 3: Select Social Capital Outcomes for SHG Members



Note: The figure displays select social capital outcomes for SHG participants. The labels indicate the outcome measured. Coefficients have been converted to percentage point changes. 95 percent confidence intervals displayed.

their villages, participating women were 11.9, 12.8, and 7.4 percentage points more likely to make independent decisions regarding children's schooling, healthcare, and family planning. Similarly, Deshpande and Khanna (2021) find that SHG membership improves the likelihood that women provide some input on decisions regarding their jewelry, migration, creditors, and the purchase of durable goods.

There is some evidence for improvements in **financial empowerment**, as measured by knowledge of the name of the closest bank, having a fixed deposit, bank, or post office account in own name, ability to sign own name or read signposts. Specifically, Deshpande and Khanna (2021) show that individuals in SHGs are 18.3 percentage points more likely to know where the closest bank is, an increase of approximately 29 percent from baseline. After two years, women in JEEViKA villages were 12.4 percentage points more likely to be able to sign their own name, a 33 percent increase from the baseline probability of 0.37 (Surendra 2020).

No consistent evidence across studies indicates that the presence of SHGs significantly affects, either positively or negatively, the sexual, physical, or emotional **violence experienced** by women at home or in public. Likewise, SHG programs do not significantly affect acceptability or **attitudes** toward reporting violence against women to local authorities, **norms** and aspirations, or **self-perceptions**.[10] Interestingly, experienced or attitudes about violence toward women are also not significantly affected by programs like the Safe Cities Initiative, which have a primary aim of preventing such violence. Holden et al. (2016) suggest this lack of evidence can be partly explained by implementation weaknesses and recommend that positive results can be improved by appropriate training of field staff and a recognition of the relative importance of prescriptive versus descriptive norms within the study context.

CONCLUSION

Several observations emerge from this review. First, participation in self-help group programs positively affects saving amounts, civic inclusion, and measures of social capital. An increase in savings is a direct implication of SHG membership; nonetheless, accumulated saving impacts tend to be economically modest to large in magnitude. Second, results for income and labor market outcomes are mostly insignificant, with some exceptions. While most programs pool interventions making it difficult to discern drivers of

[10] The norms and aspirations subcategory includes whether respondents want their daughter to work after marriage, the ideal years of education for children, or an index on gender attitudes. The self-perception subcategory includes feeling confident speaking in public or participating in politics, civic skills, and feeling respected in the household.

successful programs, there exist some indications of which components are successful at improving women's economic empowerment. In particular, skills and vocational training seem to have driven increases in labor force participation for women. In SEWA program villages, this result also holds for nonmember women who are not exposed to the credit and savings module, suggesting impacts are driven primarily through the livelihood training pathway. Third, evidence for an impact of membership on experience of or attitudes toward violence against women, self-perceptions, or aspirations is insufficient, possibly due to the difficulty of changing sticky norms within a short period.

Beyond the direct effects on participants, it is also interesting to note the potential for SHGs to affect the welfare of other community members. For example, evidence suggests that SHGs may have significant implications for village financial markets as they offer a medium for credit and link groups to larger federations with controlled rates of exchange, putting downward pressure on interest rates offered by other moneylenders. This is particularly true for larger programs that can afford to saturate the village. In particular, Hoffman et al. (2021) find that JEEViKA led to a 0.7 percentage point reduction in average village interest rates, from the previous rate of 5.27 percent. Similarly, Pandey, Gupta, and Gupta (2019) find that the NRLP led to a 19 percent reduction in interest paid on outstanding loans in treated villages.

Finally, the review finds several avenues needing further exploration to allow for a better understanding, and the successful replication, of the group-based SHG model. First, because programs simultaneously expose women to multiple interventions at once, there is a need to discern specifically which components, or a combination thereof, effectively improve women's economic empowerment outcomes. Second, there is a lack of understanding regarding the impact of multiple SHG program features, including group sizes, characteristics of the meeting facilitator, costs, the amount of savings required per meeting, as well as the linkage of the SHG to larger federations. Finally, causal literature on the impact of SHGs on women's economic empowerment in South Asian countries other than India and Bangladesh is scant, despite the existence of similar programs.

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APPENDIX

Table A.1: Included Studies and Program Details

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
1	The power of the collective empowers women: Evidence from self-help groups in India Kumar, Raghunathan, Arrieta, Jilani, Pandey (2021)	Mix of Professional Assistance for Development Action (PRADAN) and non-PRADAN SHG groups	India: Madhya Pradesh, Chhattisgarh, Jharkhand, Odisha, West Bengal	Panel survey data collected in 2015 and 2017 for sample of 1,470 rural women and 1,344 men Sample includes ever-married women aged 15 to 49 years; members average 33 years old; 14% have 1–5 years of education; 98% are married; 74% work outside the home	Nearest Neighbor Matching	10–20 women per group
2	Relief from Usury: Impact of a self-help group lending program in rural India Hoffmann, Rao, Surendra, Datta (2021)	JEEViKA (Bihar Rural Livelihoods Project) Launched by government of Bihar with World Bank funding	India: Bihar	Baseline sample of 8,988 households across 333 villages; baseline survey in 2011 with follow-up in 2014 Primary targeting of Scheduled Castes and Tribes from low-income households	ANCOVA	10–15 women per group, weekly meetings Led through curriculum on women's empowerment, basic literacy, numeracy, self-advocacy, and engagement in collective action; access to savings and credit Members contribute a minimum of 2 INR ($0.04) each week to personal savings account SHGs organized into federations of village organizations that provide lending capital of up to 50,000 INR per SHG, about 3 months after creation; members can borrow funds at 2% per month

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
3	Can weak ties create social capital? Evidence from self-help groups in rural India Deshpande, Khanna (2021)	Membership in any (government or nongovernment) SHG program	India: Maharashtra	Sample of 9,913 households across 334 villages 23% of female sample is a SHG member; members average 5 years of education and 40% are from Scheduled Castes or Tribes Women questionnaire with adult ever-married women aged 18 to 50 years; poor, rural households	Propensity Score Matching, Entropy Balancing	While respondents are not necessarily from the Maharashtra NRLM SHGs (other programs also run SHGs in sample area), the focus of NRLM is on regular savings, internal lending, discussion of health, sanitation, or children's issues, links with local bodies, planning for sustainable livelihoods, and access to government schemes
4	Access to finance, empowerment, and women's employment: Experimental evidence from rural Bihar Surendra (2020)	JEEViKA (Bihar Rural Livelihoods Project), measure two-year impact	India: Bihar	8,988 households from 333 villages; baseline survey in 2011 Members from low-income households and primarily from Scheduled Castes or Tribes 45% own some land and more than 80% have some outstanding debt; almost 63% of women (ages 15 to 70) work in the market for some part of the year	ANCOVA	10–15 women per group; weekly meetings Curriculum of women's empowerment, basic literacy, and numeracy; members save a minimum of 2 INR per week SHGs are federated into village organizations and then cluster level federations; groups can borrow up to 50,000 INR from the Village Organization after 3 months of regular savings
5	Impact evaluation of the National Rural Livelihoods Project Kochar, Barooah, Jain, Singh, Closepet, Narayanan, Sarkar, Shah (2020)	National Rural Livelihoods Program (NRLP), measure 3-year impact on average Launched under the National Rural Livelihoods Mission (MRLM) with support from the World Bank	India: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Uttar Pradesh, West Bengal	27,257 households in 1,052 villages Average education 2.84 years; 63% from Scheduled Castes or Tribes; 71% earn income from unskilled wage labor	Difference in Differences	10–12 women per group; average 11 members; weekly meetings Mobilize SHGs into village federations, enhance credit and marketing, financial, technical services, provide skills and livelihood training, deliver social and economic support, reduce poverty Save 10 INR per week

Table A.1: Included Studies and Program Details						
ID	**Title and author(s)**	**Program**	**Region**	**Sample**	**Method and design**	**Program description**
6	Unheard voices: The challenge of inducing women's civic speech Palaniswamy, Parthasarathy, Rao (2019)	Pudhu Vaazhvu Project (PVP) Implemented by government of Tamil Nadu	India: Tamil Nadu	Data on 3,959 audio speech recordings from 100 Gram Sabha meetings About 35% of sample households in PVP villages from Scheduled Castes or Tribe; 59% female literacy rate	Propensity Score Matching	10–15 members per group Project facilitated SHGs with credit, livelihood support, and creation of social capital; worked closely with local government for credit access and job training activities PVP federates SHGs into Village Poverty Reduction Committees (PVRC) which focus on improving access to social safety nets, and livelihoods and youth training
7	The social lives of married women: Peer effects in female autonomy and investments in children Kandpal, Baylis (2019)	Mahila Samakhya Funded by DFID	India: Uttarakhand	487 women from 69 villages plus two friends surveyed (total sample of 1,619 women) Average women in early 30s with less than 8 years of education; husband averages mid to late 30s, with high school education; 22% of participants are Brahmins; participants have 3.75 friends on average	Instrumental Variable	Maximum 25 and average 17 women per group, biweekly literacy camp and education, weekly vocational training, and support groups Empower women through formal and informal education, vocational training, interactions with government officials and employers, provision of information on accessing social safety nets Program rollout usually begins with literacy camp

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
8	Social networks, mobility, and political participation: The potential for women's self-help groups to improve access and use of public entitlement schemes in India Kumar, Raghunathan, Arrieta, Jilani, Chakrabarti, Menon, Quisumbing (2019)	Membership in any SHG (PRADAN or non-PRADAN) in sample area	India: Madhya Pradesh, Odisha, Chhattisgarh, Jharkhand, West Bengal	Data collected in 2015 for sample of 2,744 ever-married rural women of ages 15–49 About 38% of sample is SHG member (on average for 4.2 years) Sample averages 32 years old, 15% with 1–5 years of education, 78% from Scheduled Castes or Tribes	Nearest Neighbor Matching	Average 10–15 women per group; weekly meetings SHGs encourage members to save an average of 10 INR per week, from which members can borrow. Members meet to discuss matters of common interest and disseminate information on health, livelihoods, and nutrition SHGs are federated into village-level organizations
9	Safety nets and natural disaster mitigation: Evidence from cyclone Phailin in Odisha Christian Kandpal Palaniswamy, Rao (2019)	Odisha Rural Livelihoods Program called Targeted Rural Initiatives for Poverty Termination and Infrastructure (TRIPTI), interacted Funded by the World Bank, implemented by the government of Odisha	India: Odisha	Two survey rounds of 2,874 households from 160 villages surveyed in 2011 and 2014	Triple Difference	TRIPTI provides training on the management of group-based lending and links SHGs to public and private sectors, which then provided agriculture subsidies and product market linkages TRIPTI also provides grants to households identified as extremely poor or poor
10	Labor and welfare impacts of a large-scale livelihoods program: Quasi-experimental evidence from India Pandey, Gupta, Gupta (2019)	National Rural Livelihoods Mission (NRLM), by the government of India	India: Jharkhand, Maharashtra, Madhya Pradesh	4,316 households sampled Sample includes women from poor, rural households belonging to Scheduled Castes or Tribes; about 46% of households own some land	Propensity Score Matching, Instrumental Variable	Groups provided with seed funds and linked to banks or credit Members are socially mobilized, trained in social and economic skills, and provided information about government programs SHGs are federated into various levels at which training on agriculture, livestock, and business startup are provided

Table A.1: Included Studies and Program Details

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
11	Can women's self-help groups improve access to information, decision-making, and agricultural practices? The Indian case Raghunathan, Kannan, Quisumbing (2019)	Professional Assistance for Development Action (PRADAN), an NGO Also partners with the NRLM	India: Madhya Pradesh, Chhattisgarh, Jharkhand, Odisha, West Bengal	Sample of 977 ever-married women aged 15–49 years from 80 villages; cross-sectional data collected in 2015 414 women were SHG members, 563 were nonmembers Members average 34 years old with 4-year SHG memberships; about half have access to their own money and more than 60% are from Scheduled Tribes	Nearest Neighbor Matching	10–20 women per group; meeting regularly Members deposit savings from which loans are disbursed; program bundles agriculture and livelihood interventions, builds social capital, improves access to inputs, markets, and technical knowledge; works with women to bring awareness to gender equality, provide a platform for shared experiences and to initiate social and political actions Livelihood interventions include demonstrating agricultural practices, organizing women in producer groups, and providing support for price negotiations
12	Can the poor organize? Public goods and self-help groups in rural India Desai, Olofsgård (2019)	Self-Employed Women's Association (SEWA), an NGO	India: Rajasthan	1,442 female residents from SEWA villages and 1,763 from non-SEWA villages and 2009 About 83% of households in SEWA villages belong to Scheduled Castes or Tribes; 18% of sample is literate; 95% is married; and 77% reside in *kutcha* (temporary) housing	Randomized Control Trial	About 20 women per group; meeting monthly for average of 30-90 min Group activities include financial activities (loan followed by discussion of mutually important topics (such as civic matters, domestic abuse, health matters, alcoholism) Non-SHG activities open to all adult females in village Borrowing from bank after 6 months of operation Nominal annual dues of 5 INR to join; savings target of 50–100 INR (USD 1.20) per month per member, deposited in group SHG linked bank Two leaders *(Agewan)* are typically selected per group

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
13	Who should be at the top of bottom-up development? A case study of the National Rural Livelihoods Mission in Rajasthan, India Joshi, Rao (2018)	Government of India's National Rural Livelihoods Mission (NRLM), locally known as the Rajasthan Rural Livelihoods Project; supported by World Bank	India: Rajasthan	Sample of 3,852 households across 17 districts. Compare outcomes across SHGs with internal versus external facilitators	OLS	Objective of NRLM is to reduce poverty and empower women; 7–12 women per group; monthly meetings Members pool savings and discuss issues of mutual importance; provision of community investment funds and training of women to address social problems Facilitators in some SHGs are local women while in other SHGs it is an "outsider" from other parts of the country trained in mobilization
14	Self help groups: Evidence from India Dutta, Sarkar, Shekhar (2017)	Paschim Banga Grameen Bank	India: West Bengal	563 individuals in SHGS, 235 individuals not in SHGs across 25 villages Members average 39 years old; half have zero years of education; SHG members tend to have higher income compared to the nonmember sample	Propensity Score Matching	10 women per group Group leader, amount of savings per week, frequency of meetings, location of meetings decided by group members jointly
15	Strength in numbers: How women's networks close India's political gender gap Prillaman (2016)	Professional Assistance for Development Action (PRADAN) Average 41% uptake among women in a village	India: Madhya Pradesh	5,371 women and 2,399 men from 376 villages surveyed in 2016 Rural, mostly poor, ever-married women	Regression Discontinuity Design	10–20 women per group; weekly, biweekly, or monthly meetings Provide informal savings and credit, links with lending institutions, training on farming and agricultural practices, access to social networks, discussions of group finances, personal or community concerns Nonmembers not allowed at meetings

Table A.1: Included Studies and Program Details						
ID	**Title and author(s)**	**Program**	**Region**	**Sample**	**Method and design**	**Program description**
16	Evaluation of Madhya Pradesh Safe Cities Initiative Holden, Humphreys, Husain, Khan, Lindsey (2016)	Safe Cities Initiative	India: Madhya Pradesh	Panel data collected from 250 slums for 7,500 respondents 47% of sample includes direct beneficiaries (members of SHGs) and indirect beneficiaries (members of wider community in slum) Sample of ages 18–49 years; 83% from Scheduled Castes/Tribes or Other Backward Castes	Difference in Differences (RCT)	10–15 women per group; weekly or monthly meetings Three treatment arms: (1) SHG strengthening module including training in record and bookkeeping, regular group meetings, basic gender training; (2) SHG strengthening module plus violence against women (VAW) module for women (training in response to VAW, awareness and prevention, community mobilization); (3) Life skills module with men and boys to increase awareness of causes of VAW and provide training on actions against VAW at the community level
17	Credit groups, women's political engagement and public goods provision Das, Maitra, Sanyal (2016)	Membership in any SHG 88% of respondents report presence of SHG in their village; 13% of women were members of SHG	India: 17 states	Utilize Rural Economic and Demographic Survey, which covers 8,600 households across 242 villages Average age in full sample is 38 years; 76% of respondents are married with 5.5 years of schooling; 32% belong to Scheduled Castes or Tribes	Instrumental Variable	10–20 women per group; typically meet 1–2 times per month to pool savings Group activities include discussions on loan requirements, repayment obligations, and general matters of interest; members can obtain loans through bank-linking programs

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
18	Socio-Economic Impacts of JEEViKA: A Large-Scale Self-Help Group Project in Bihar, India Datta (2015)	JEEViKA or Bihar Rural Livelihoods Project, measure 3-year impact Funded by the World Bank, executed by the Bihar Rural Livelihoods Promotion Society, inaugurated by the government of Bihar; Scaled up under NRLM	India: Bihar	Sample includes 4,000 households in 400 villages; female survey for ever-married women Poor, rural households largely from Scheduled Castes or Tribes	Propensity Score Matching	10–15 women per group; meeting regularly Promote socio-economic inclusion Activities include savings, borrowing, repayments; access to specific and general funding, promotion of collective action and political participation SHGs organized into federations at village level, which provide funds and livelihood training Loan sizes range from 50 to 50,000 INR Members save between 2 to 10 INR per week
19	Women's Empowerment and Socio-Economic Outcomes Prennushi, Gupta (2014)	Indira Kranti Patham Implemented by the government of Andhra Pradesh with support from the World Bank	India: Andhra Pradesh	Sample of 4,250 households in five districts; 39% from "poorest," 31% "poor," 22% "not so poor," and 8% from "not poor" households	Propensity Score Matching	Facilitate formation of groups of poor women, provide seed funds and training in social plus economic skills, create links with banks to access credit, help members access government programs Increased access to market and social programs (pension, nutrition centers, education programs) SHGs organized into federations at village *mandal*/block, district levels
20	Microcredit as insurance: evidence from Indian self-help groups Demont (2014)	Professional Assistance for Development Action (PRADAN)	India: Jharkhand	Sample of 1 080 households from 36 villages, 428 members, 409 nonmembers in PRADAN villages; 214 from villages with no SHGs Members average 24 years old, 52% belong to Scheduled Castes or Tribes, and 52% are below the poverty line	Difference in Differences	10–20 women per group; weekly meetings Group decides on minimum contributions per member (usually 5 to 10 INR per month), interest rate to be charged on loans, and fines for late payments Individual loans with public repayments; group linked to bank for credit access after a year of regular savings

Table A.1: Included Studies and Program Details						
ID	**Title and author(s)**	**Program**	**Region**	**Sample**	**Method and design**	**Program description**
21	Collective action and community development: Evidence from self-help groups in rural India Desai, Joshi (2014)	Self-Employed Women's Association (SEWA), measure 2-year impact	India: Rajasthan	1,410 women in SEWA villages, 1,795 in control villages The average age of sample respondents is 37 years; 18% are literate, 73% from Scheduled Tribes, and 95% are married; average partner age is 40 years, 8% are literate	Randomized Control Trial, Propensity Score Matching	10–20 women per group; meet once a month Intermediate with formal financial sector, provide platform for engagement in civic affairs, service delivery (e.g., childcare), basic vocational training, form women's groups, provide information about government schemes and help with applications Saving target between 25–100 INR ($5–20) per member per session All activities led by SEWA field organizers who are usually local, married women with more than 12 years of education Fee of 5 INR or $0.10 to become member
22	Measuring the effect of a community-level program on women's empowerment outcomes: Evidence from India Kandpal, Baylis, Arends-Kuenning (2013)	Mahila Samakhya Funded by DFID	India: Uttarakhand	487 women from 69 villages surveyed Respondents average 32 years old with 7 years of education; average age at marriage of 19, and fertility of 1.15 children; husbands average 38 years old with 10 years of education	Ordinary Least Squares, Instrumental Variables, Propensity Score Matching	Maximum 25 and average 17 women per group; biweekly literacy camp and education, weekly vocational training, and support groups; group group size 5–15 women. Empower women through education (literacy camps, adult education classes, vocational training); provide support groups to discuss social issues, encourage participation in village politics, and resolve domestic disputes and community conflicts Facilitators, or *sahyogini,* cover a cluster of 10 villages

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
23	Economic and Social Impacts of an Innovative Self-Help Group Model in India Deininger, Liu (2013)	Indhira Kranthi Patham (IKP) also known as the District Poverty Initiatives Project (DPIP), measure 3-year impact	India: Andhra Pradesh	1,964 households in IKP districts and 3,789 households in Rural Poverty Reduction P roject districts Sample from poor and vulnerable rural households, usually Scheduled Tribes or Castes Program villages have poor infrastructure and low levels of female empowerment	Propensity Score Matching, Difference in Differences	10–20 women per group; about 70% of groups meet at least monthly SHGs have a mix of microcredit, empowerment activities, regular discussions, and social mobilization; groups maintain records for internal lending and access bank or project loans; groups include social activities for improving female empowerment, reducing discriminatory practices and vulnerability, and marketing; about 20% of SHGs have specific social activities SHGs organized into federations at village, *mandal*/block, district, and state levels
24	A Retrospective Impact Evaluation of the Tamil Nadu Empowerment and Poverty Alleviation (Pudhu Vaazhvu) Project Khanna, Kochhar, Palaniswamy (2013)	Pudhu Vaazhvu Project (PVP)	India: Tamil Nadu	Survey of 3,692 households almost equally divided between PVP and non-PVP areas; conducted December 2012 to March 2013 14% of sample from female-headed households	Propensity Score Matching	10–15 women per group Livelihood training targeted to the poor; cash grants and credit for socially disadvantaged groups under the poverty line. PVP links SHGs to village organizations that implement project activities and further link to local government; other activities include providing access to safety nets and skilled employment

Table A.1: Included Studies and Program Details						
ID	**Title and author(s)**	**Program**	**Region**	**Sample**	**Method and design**	**Program description**
25	Evaluating Program Impacts on Mature Self-Help Groups in India Deininger, Liu (2013)	District Poverty Initiatives Project (DPIP), estimate impact of additional 2.5 years on mature SHG groups Implemented by government of Andhra Pradesh with funding from the World Bank	India: Andhra Pradesh	Panel survey of 2,517 households in 41 *mandals* (10 control and 31 treatment) surveyed in 2004 and 2006	Propensity Score Matching Difference in Differences	10–20 women per group; meet at least once per month Discuss social issues, form women's support groups, provide intermediation with formal finance sector, identify skill gaps, insurance, service delivery, and basic skills/job training Members can apply for internal loans once savings are accumulated; access to commercial loans established once the group has a history of savings and repayment SHGs organized into federations at village, *mandal*, district, and state levels through v illage organizations; federations assist in implementation of government programs (such as old age or disability benefits)
26	Women's Empowerment and the Creation of Social Capital in Indian Villages Janssens (2010)	Mahila Samakhya, measure 4.7-year impact on average Average 5.4% of female population in program villages participates in Mahila Samakhya	India: Bihar	718 participants, 714 nonparticipants, and 559 control households surveyed Target Scheduled and Backward Castes; members from lower income and socially disadvantaged groups; households average 7 members	OLS, Propensity Score Matching	Average 28 women per group; meetings several times a month Organizes support groups, rotating savings, credit, provides health training and hygiene knowledge, helps access government subsidies and resources, settles conflicts Facilitators, or *sahyogini,* cover a cluster of 10 villages Groups begin to set their own agenda and meeting times, with less facilitation, after 6–12 months

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
27	Women's autonomy and subjective well-being: How gender norms shape the impact of self-help groups in Odisha, India de Hoop, Kempen, Linssen, Eerdewijk (2014)	Membership in any government or NGO support self-help group	India: Odisha	Survey of 400 households, 124 households with a member in an NGO-supported SHG, 129 in a government-supported SHG, and 147 households with no SHG members Households below the poverty line, with monthly saving rate less than 30 INR	Propensity Score Matching, Instrumental Variable	10–20 women per group
28	Does self-help group participation lead to asset creation? Swain, Varghese (2009)	Membership in several SHGs considered, sample averages 18.75 months of membership	India: Andhra Pradesh, Tamil Nadu, Uttar Pradesh, Orissa, Maharashtra	Sample of 604 old SHG members, 186 new SHG members who had not received financial services from the bank, and 52 nonmembers 95% of sample is female; 53% has no education; average age in sample is 34 years	OLS, Tobit	10–20 women per group Groups eligible to receive loans six months after a savings threshold is reached; groups decide how to manage loan Some SHGs may include training on primary healthcare, skills, basic literacy, marketing, or family planning
29	The impact of lending to women on household vulnerability and women's empowerment: Evidence from India Garikipati (2008)	Membership in any SHG with good operational links to banks SHG formation primarily facilitated by NGOs in sample area	India: Andhra Pradesh	Sample of 117 participants and 174 nonparticipants 63% of income from agriculture-related work; average monthly net per capita income in sample is 206 INR (60% of households fall below poverty line)	Instrumental Variable	10–15 women per group; 14.7 members on average Average SHG loan terms range from 6 to 24 months with average loan for group amounting to 26138 INR; loans usually divided equally among group members Members save 1 INR per day, which is used to provide loans

Table A.1: Included Studies and Program Details						
ID	**Title and author(s)**	**Program**	**Region**	**Sample**	**Method and design**	**Program description**
30	Group Diversity and the Impacts on Female Participants: A Quasi-Experimental Study of Income Generating Networks in India Koolwal (2007)	District Poverty Initiatives Project (DPIP), a World Bank initiative	India: Madhya Pradesh	Survey of 274 women across 240 rural households DPIP districts have low female literacy and high infant mortality rates Program focuses on women and vulnerable groups	Instrumental Variable	5–6 men or women per group Motivation is to create income security, encourage participation from women and vulnerable individuals, and increase accountability of district and village governments Involves group participation around an income-generating activity (e.g., raising livestock), borrowing, and saving
31	Empowering women and addressing violence against them through self-help groups (SHGs) Jejeebhoy, Santhya, Acharya, Zavier, Pandey, Singh, Saxena, Rampal, Basu, Gogoi, Joshi, Ojha (2017)	*Do Kadam Barabari ki Ore* (Two Steps Towards Equality) program	India: Bihar	Sample consists of 1,686 currently married women ages 18–49, who were members of SHGs; 688 husbands received treatment Targeted married women who were members of SHGs, typically from large households and socially disadvantaged families	Randomized Control Trial	10–15 women per group; fortnightly meetings of about two hours each (total 24 sessions); monthly sessions for husbands Women were chosen from SHGs to obtain group learning sessions that covered economic empowerment, gender discrimination, notions of masculinity and VAW and girls, among others Project linked members with livelihood training opportunities and credit access Select husbands were also chosen to receive corresponding training on VAW prevention Female sessions delivered by *Sakhi Salahkars* drawn from members of the SHG who underwent preprogram training

ID	Title and author(s)	Program	Region	Sample	Method and design	Program description
32	Impact evaluation framework and results: Odisha rural livelihoods project Joshi, Palaniswamy, Rao (2019)	Odisha Rural Livelihoods Project (TRIPTI) Implemented by the government of Odisha, assisted by the World Bank	India: Odisha	Sample includes 2,874 households from 160 villages at end-line, surveyed in 2011 and 2014 Project targeted poor households, largely from Scheduled Castes and Tribes; mostly involved in agriculture and casual labor	Regression Discontinuity Design, Difference in Differences	Focus is on credit, livelihoods, social mobilization and improving productive capacities (improved micro investments, private transfers, marketing support). Other activities include savings, training, negotiations with service providers, and sustainable livelihood development; may include agriculture, food security, and health and nutrition-related interventions SHGs aggregated into federations at the Gram Panchayat and block level
33	The impact of an integrated micro-credit programme on women's empowerment and fertility behavior in rural Bangladesh Steele, Amin, Naved (1998)	Credit and savings programs by Save the Children USA, in partnership with the Association for Social Advancement	Bangladesh: Brahmanbaria	6,456 ever-married women interviewed in the first round, 5,696 in second round; surveys conducted in 1993 and 1995	Multinomial Logit	Credit groups have formal, weekly meetings presided over by a credit officer who collects savings and deposits them in a government bank Admission fee is required, meetings are mandatory, and saving withdrawals are only allowed if the member leaves the group; members are jointly responsible for loan defaults Savings groups have an informal structure, set their own rules regarding group size, frequency of meetings, saving amounts, and management; groups may offer other activities such as adult literacy programs

Table A.2: Reported Income Outcomes		
Sample group	**Outcome**	**Effect (percent change)**
(Swain, Varghese 2009) Does self-help group participation lead to asset creation?		
Participants	Total income (INR)	-10.51
	Agriculture income (INR)	-22.81**
	Other income (INR)	65**
(Deininger, Liu 2013) Economic and Social Impacts of an Innovative Self-Help Group Model in India		
Participants	Per capita income (INR)—includes crop production revenue, self-employment profits, wages, sales of livestock or by-products	-9.33
Participants, converted from non-DPIP SHGs		-7.5
Nonparticipants		9.44
Village ITT[11]		68.69
(Desai, Joshi 2014) Collective action and community development: Evidence from self-help groups in rural India		
Participants	Logged cash income earned over past three months	9.31
Nonparticipants		-20
Village ITT[12]		-15.3
(Prillaman 2016) Strength in numbers: how women's networks close India's political gender gap		
Participants	Income sufficiency—whether the household has enough income to meet its needs	1.04
(Dutta, Sarkar, Shekhar 2017) Self-help groups: Evidence from India		
Participants	Annual income (INR)	35.03**
(Pandey, Gupta, Gupta 2019) Labor and welfare impacts of a large-scale livelihoods program: Quasi-experimental evidence from India		
Village ITT[13]	Annual cash and in-kind income from all sources (INR)	4.6
	Annual cash and in-kind income from migration (INR)	127.8***
	Annual cash and in-kind income from livestock (INR)	-3.9

[11] Any household in a DPIP village is considered treated.
[12] Any women living in SEWA villages are considered treated.
[13] Households in program villages where take-up is at least 50 percent are considered treated.

Sample group	Outcome	Effect (percent change)
(Kochar et al. 2020) Impact evaluation of the National Rural Livelihoods Project		
Participants	Total income (past 12 months)	19.23***
	Agriculture income (past 12 months)	6.07
	Livestock income (past 12 months)	26.25
	MGNREGA earnings (past 12 months)	96.31***
	Casual wage income (past 12 months)	23.15***
	Enterprise income (past 12 months)	10.13
(Surendra 2020) Access to finance, empowerment, and women's employment: Experimental evidence from rural Bihar		
Village ITT[14]	Logged real agriculture wages	12**
	Logged real non-agriculture wages	10
Note: *p < 0.1, **p<0.05, ***p < 0.01		

[14] Households in early rollout JEEViKA villages are considered treated.

Table A.3: Reported Labor Market Outcomes		
Sample group	**Outcome**	**Effect (percentage point change)**
(Christian et al. 2019) Safety nets and natural disaster mitigation: Evidence from cyclone Phailin in Odisha		
Village ITT[15]	Number of days worked under the MGNREGA program	37.8 [a]
	Number of days of paid work under the MGNREGA program	50.7 [a]
(Desai, Joshi 2014) Collective action and community development: Evidence from women's self-help groups in rural India		
Participants	Whether woman is employed generally (causal laborer in agriculture)	-5.10
	Whether woman is employed (non-farm) over the past 3 months	8.1**
Nonparticipants	Whether woman is employed generally (causal laborer in agriculture)	-2.4
	Whether woman is employed (non-farm) over the past 3 months	3.9
Village ITT[16]	Whether woman is employed generally (causal laborer in agriculture)	-0.2
	Whether woman is employed (non-farm) over the past 3 months	5.10*
(Garikipati 2008) The impact of lending to women on household vulnerability and women's empowerment: Evidence from India		
Participants	Probability of work time allocation being favorable	-10.29*
(Hoffmann et al. 2021) Relief from usury: Impact of a self-help group lending program in rural India		
Village ITT[17]	Proportion of women in the household who work for income	3.02***
Heterogeneity: Scheduled Castes/Tribes	Proportion of women in the household who work for income	-1.32
(Holden et al. 2016) Evaluation of Madhya Pradesh Safe Cities Initiative		
Participants	*SHG Strengthening module:* Currently working for pay	-1
	SHG Strengthening + VAW module: Currently working for pay	3.4
	Life skills module for men and boys: Currently working for pay	0.4
	SHG strengthening + life skills module: Currently working for pay	-11**
	SHG strengthening + VAW+ life skills module: Currently working for pay	-11.4**

[15] Households in TRIPTI villages are considered treated, while households in non-TRIPTI villages are considered not treated.
[16] Any women living in SEWA villages are considered treated.
[17] Households in treatment areas, compared to households in areas which will receive delayed treatment.

Sample group	Outcome	Effect (percentage point change)
Nonparticipants	*SHG Strengthening module:* Currently working for pay	0.4
	SHG Strengthening + VAW module: Currently working for pay	2.7
	Life skills module for men and boys: Currently working for pay	-0.1
	SHG strengthening + life skills module: Currently working for pay	-9.5**
	SHG strengthening + VAW+ life skills module: Currently working for pay	5.3
(Joshi, Palaniswamy, Rao 2019) Impact evaluation framework and results: Odisha rural livelihoods project		
Village ITT	Number of days worked on job card	309.4*** [a]
	Number of days woman is paid on job card	140.2** [a]
(Kandpal, Baylis 2019) The social lives of married women: Peer effects in female autonomy and investments in children		
Participants	Whether woman works outside the household for pay	42.8*
Participants with friends who also participate in program	Whether woman works outside the household for pay	2.84
Nonparticipants with friends who participate in program	Whether woman works outside the household for pay	3.93**
(Kandpal, Baylis, Arends-Kuenning 2013) Measuring the effect of a community-level program on women's empowerment outcomes: Evidence from India		
Participants	Whether woman owns a MGNREGA ID card	66.5***
Village ITT[18]	Whether woman owns a MGNREGA ID card	31.3***
(Kochar et al. 2020) Impact evaluation of the National Rural Livelihoods Project		
Participants	Female labor force participation rate, ages 20 to 60	1.6
	Female labor force participation rate, primary activity status	-0.6
	Female labor force participation rate, secondary activity status	3.7*
	Average hours in productive work, primary activity status	-2.275 [a]
	Average hours in productive work, secondary activity status	5.701 [a]

[18] Women in program villages are considered treated.

Table A.3: Reported Labor Market Outcomes		
Sample group	**Outcome**	**Effect (percentage point change)**
(Kumar et al. 2019) Social networks, mobility, and political participation: The potential for women's self-help groups to improve access and use of public entitlement schemes in India		
Participants	Whether the household is aware of the MGNREGA scheme	5.6***
	Whether the household has used the MGNREGA scheme	4.10*
(Kumar et al. 2021) The power of the collective empowers women: Evidence from self-help groups in India		
Participants	Works less than 10.5 hours per day (including time spent on childcare)	-2.4
	Number of hours worked (time on primary activity + half time in childcare)	0.64 [a]
	Works less than 10.5 hours on primary activity	-5.3*
	Number of hours worked (time on primary activity)	1.85 [a]
(Pandey, Gupta, Gupta 2019) Labor and welfare impacts of a large-scale livelihoods program: Quasi-experimental evidence from India		
Village ITT[19]	Work participation rate for female household members, self-employed livelihood activity	5.8***
	Work participation rate for female household members, self-employed non	0.7*
	Work participation rate for female household members, self-employed farm livelihood activity	5.4***
	Work participation rate for female household members, casual livelihood farm and non-farm activity	1.5*
	Work participation rate for female household members, formal salaried livelihood	0.7**
	Work participation rate for female household members, any livelihood activity	5.5*
	Number of livelihood activities of female household members	38.5*** [a]
(Prillaman 2016) Strength in numbers: How women's networks close India's political gender gap		
Participants	Employed in past year	3.7
(Surendra 2020) Access to finance, empowerment, and women's employment: Experimental evidence from rural Bihar		
Village ITT[20]	Labor force participation rate	2.45*
	Agriculture labor force participation rate	1.12
	Non-agriculture labor force participation rate	0.85
Note: *p < 0.1, **p<0.05, ***p < 0.01. [a] Percent changes.		

[19] Households in program villages where take-up is at least 50 percent are considered treated.
[20] Households in early rollout JEEViKA villages are considered treated.