



Typology of women's groups working towards economic empowerment in South Asia

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Introduction

Women's groups are widely implemented in South Asia. Women's groups is an umbrella term commonly used to refer to different models of economic, health, and community groups with a primarily female membership (Anderson et al., 2019). Women's groups include self-help groups (SHGs), livelihoods groups and producer collectives as well as groups formed with social action, health and empowerment objectives. Impact evaluations and systematic reviews indicate some positive effects of such groups on economic outcomes, such as on savings, credit, income, consumption, and asset ownership, but evidence is mixed (Barooah et al., 2020; Christian, Kandpal, Palaniswamy, and Rao, 2019; Kochar et al., 2020; Hoffmann et al., 2021). A systematic review and meta-analysis demonstrated that economic SHGs had moderate but positive impacts on women's economic, political, reproductive, and social empowerment (Brody et al., 2015). An impact evaluation of SHG interventions implemented at a national scale by India's National Rural Livelihoods Mission (NRLM) found that longer SHG membership had positive impacts on household income, in comparison to households who were SHG members for a shorter period of time (Kochar et al., 2020). The same evaluation showed considerable positive effects on savings and access to credit, and a decline in demand for informal loans. However, the program outside of the

Key Takeaways

- Women's groups models vary widely across contexts, but context-specific documentation is limited.
- Our analysis of 51 unique women's groups programs with an emphasis on women's economic empowerment in South Asia showed variation along the group's membership composition and primary organizing purpose, and the group approach.
- Most groups focused on finance or livelihoods as their primary objective, with only few groups organized around poverty alleviation or social action.
- Savings and credit groups were exclusively comprised of women, while livelihoods programs commonly included both women and men, especially livelihoods groups outside of India.
- Groups focused on trainings with more informal structures tended to be open to anyone to attend or participate, whereas more formalized groups with an emphasis on savings and credit operated with closed membership once women joined.
- Programs vary considerably in how they "use" the group structure with some groups merely using the groups as logistical convenience (i.e., for trainings), while other groups deliver microfinance in a group setting through meetings that jointly collect contributions or provide loans but without investments in building group strength or identity. The most intensive group-based models either form women's collective enterprises or invest in –and capitalize on – group dynamics to enable linkages with development programs. The last model requires intentional investment in building group dynamics.
- Most program documents had limited details on implementation characteristics of groups, such as the group size, facilitator characteristics, duration of meetings, and the costs of the implementation models.
- A synthesis of results from 25 impact evaluations suggests that women's groups have positive impacts on members' savings and access to credit, with mixed evidence for positive impacts on consumption, income, asset ownership, and women's decision-making power. Only very few studies examine the differential effectiveness of specific group implementation models.



state of Bihar did not have positive effects on household productive assets and education and food expenditures.

Evidence reviews highlight the importance of accounting for implementation models when interpreting the results of impact evaluations of women's groups (de Hoop et al., 2019; Kumar et al., 2018; Gram 2020). For example, the impact evaluation of the NRLM showed that the program only had positive effects on household productive assets, and education and food expenditures after the set-up of federations of SHGs into village organizations (Kochar et al., 2020). In addition, a systematic review showed that economic SHGs had larger effects on women's economic and reproductive empowerment when groups included a training component (Brody et al., 2015). Despite the importance of implementation characteristics in influencing effectiveness, there is relatively little public information or operational guidance about how to design and implement effective women's groups programs.

This study reviews women's groups models that are implemented in South Asia to develop a typology and conceptual framework that accounts for implementation characteristics. Women's groups models vary widely across contexts, but context-specific documentation related to design frameworks, implementation modalities, and decision-making processes is limited. In fact, researchers, policy makers, and funders commonly use inconsistent terms to describe these implementation models, which hinders construct validity and accurate interpretation of evidence (Desai et al., 2020). We aim to guide researchers and implementers in moving away from umbrella terms of "women's groups" with a typology specific to economic groups in South Asia. A typology will also help with accurate descriptions of program components, which can in turn support learning about which components contribute to effective programming as well as drive costs (Siwach et al., 2022). We focus specifically on women's groups that aim to improve women's economic empowerment in South Asia. Brody et al. (2015) define women's economic empowerment as "the ability of women to access, own, and control resources." Measures of economic empowerment may include women's income and asset ownership, women's labor force participation, expenditure patterns, division of domestic household labor across men and women, and women's control over financial decision-making in the household.

The objectives of this report are to provide: (i) a typology of women's group models being implemented in South Asia; (ii) a conceptual framework to examine how women's groups aim to improve economic empowerment; and (iii) recommendations for future research and analysis. We first describe the methods and how they were guided by an existing typology and reporting checklist to describe SHG and other women's group implementation characteristics (Desai et al., 2020a). Further, we present a coding framework we used to adapt the typology, followed by a discussion of the search strategy we used to combine impact evaluations with the results of the coding of program documents. We finalize the methodology section with a discussion of the strategy we used to triangulate the results of the coding of SHGs with existing evidence from impact evaluations. We present a description of group implementation characteristics, followed by a typology of women's groups focused on women's economic empowerment in South Asia. Next, we present the impact evaluation evidence of the programs that were included in the coding framework and link it to the typology followed by a discussion of the updated conceptual framework. We finalize the report with a conclusion and recommendations for future research on, and inputs into programming for, women's groups focused on economic empowerment in South Asia.

Methodology

Part I: Documentation of Women's Groups Implementation Models

We developed a coding structure based on an existing typology and reporting checklist on women's groups developed by the Evidence Consortium on Women's Groups [ECWG (Desai et al., 2020a)], as well as a theory of change we developed in consultation with a team from the World Bank South Asia Gender Innovation Lab (Brody et al., 2017; Das et al., 2021; Desai et al., 2019). Specifically, we coded information related to the program characteristics, organizing purpose, key activities, governance, group membership, eligibility criteria, meeting norms, the distribution of cash or asset transfers, facilitators, costs, scale, and the availability of evaluations (Exhibit 1 summarizes the coding sheet). The coding sheet expands on the reporting checklist generated by Desai et al. (2020) and was further refined through application to a sub-set of program documents and in consultation with the World Bank.

The ECWG's existing typology (which covered all outcome areas, not just economic empowerment) (see Exhibit 2) proposed three levels of characteristics by which to describe a group: (1) membership, (2) primary organizing purpose, and (3) secondary activities. The theory of change underlying SHG programming (see Exhibit 3), which we developed based on previous studies (Brody et al., 2017; Desai et al., 2019) and in consultation with the World Bank South Asia Gender Innovation Lab, indicates that they can improve women's economic empowerment, change social norms, and generate resilience to shocks when certain assumptions hold.

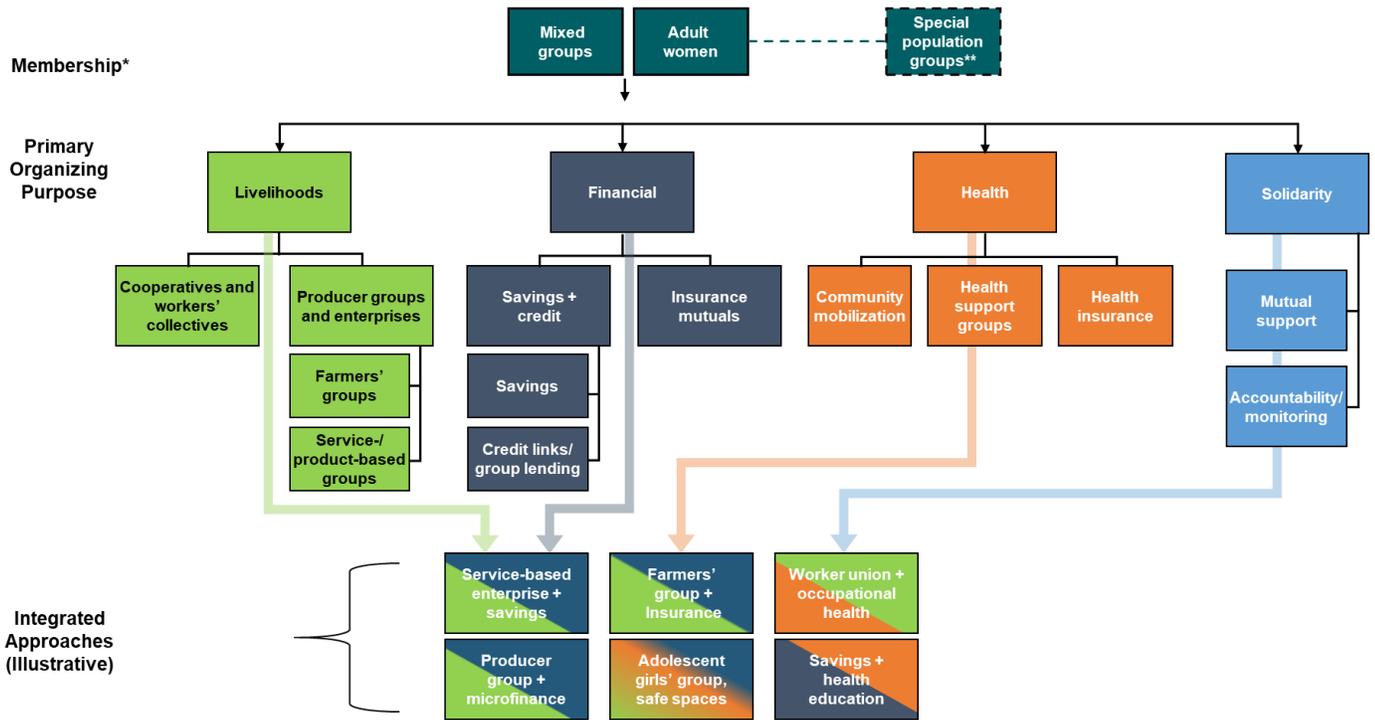
Exhibit 1. Coding sheet on Women's Group Implementation Models

Group characteristics	Options
Program Characteristics	
Program Name	
Document Name	
Implementing Organization	
Funding Organization	
Country	
Information on Funding of Program	
Organizing Purpose and Activities	
Objectives	
Women's Group Programming	Yes/No
Focus on Economic Livelihoods	Yes/No

Group characteristics	Options
Focus on Women's Economic Empowerment	Yes/No
Primary objective	Livelihoods/Financial/Cash or Asset Transfers/Other Women's Economic Empowerment/Health/Social action/Other (define)
Secondary objective	Livelihoods/Financial/Cash or Asset Transfers/Other Women's Economic Empowerment/Health/Social action/Other (define)
Main Group Activity	Savings/Credit/Livelihoods Training/Livelihoods Grant/Advocacy/Financial Training/ Other (define)
Geography	Urban/Rural/Peri-Urban
Program Scope	Group members/Household/Community
Governance	
Group formation	Govt/iNGO/NGO/Community/Other (define)
Group norms	Formal/Informal
Leadership	Elected/Appointed/None
Federated	Yes/No
Group membership	
Number of members	Range
Open/closed group	Open/Closed
Eligibility criteria	
Age	Range
Gender Composition	Female/Male/Mixed
Share of Men in Group	
Specific population group	Female Sex Workers/Adolescents/Refugees or Internally Displaced Populations/Female-headed households/Other (Define)
Requirements for retention	Weekly Savings/Monthly Savings/Other Saving Requirements/Attendance/None/Other (Define)
Other eligibility criteria	Caste or social group/Poverty indicator/Occupation/Other (Define)
Meeting norms	
Frequency	Weekly/Fortnightly/Monthly/Other
Length	minutes/hours

Group characteristics	Options
Place of meeting	Fixed site/Rotating/other/virtual
Cash or Asset Transfers	
External cash grant or infusion for group	Yes/No
Cash transfers for group members	Yes/No
Asset transfers for group members	Yes/No
Facilitator Characteristics	
Facilitator for Group	Yes/No
Group Member	Yes/No
Gender	Female/Male
Education Criteria for Facilitator	Education Level/Requirement of Literacy or Numeracy/No Requirement
Payment for Facilitator	Yes/No
Facilitator Paid by	Government/Group/Members/Other (Define)
Facilitator from Local Community	Yes/No
Facilitator trained by	Government/NGO/Other (Define)
Facilitator/Group Ratio	
Cost Information	
Any cost information available	Yes/No
Summarize cost information	
Scale of Program	
Total Number of Program Participants	
Geographic Scope	
Evaluation Availability	
Impact Evaluation Available	Yes/No
Link to Impact Evaluation	
Process Evaluation Available	Yes/No
Link to Process Evaluation	

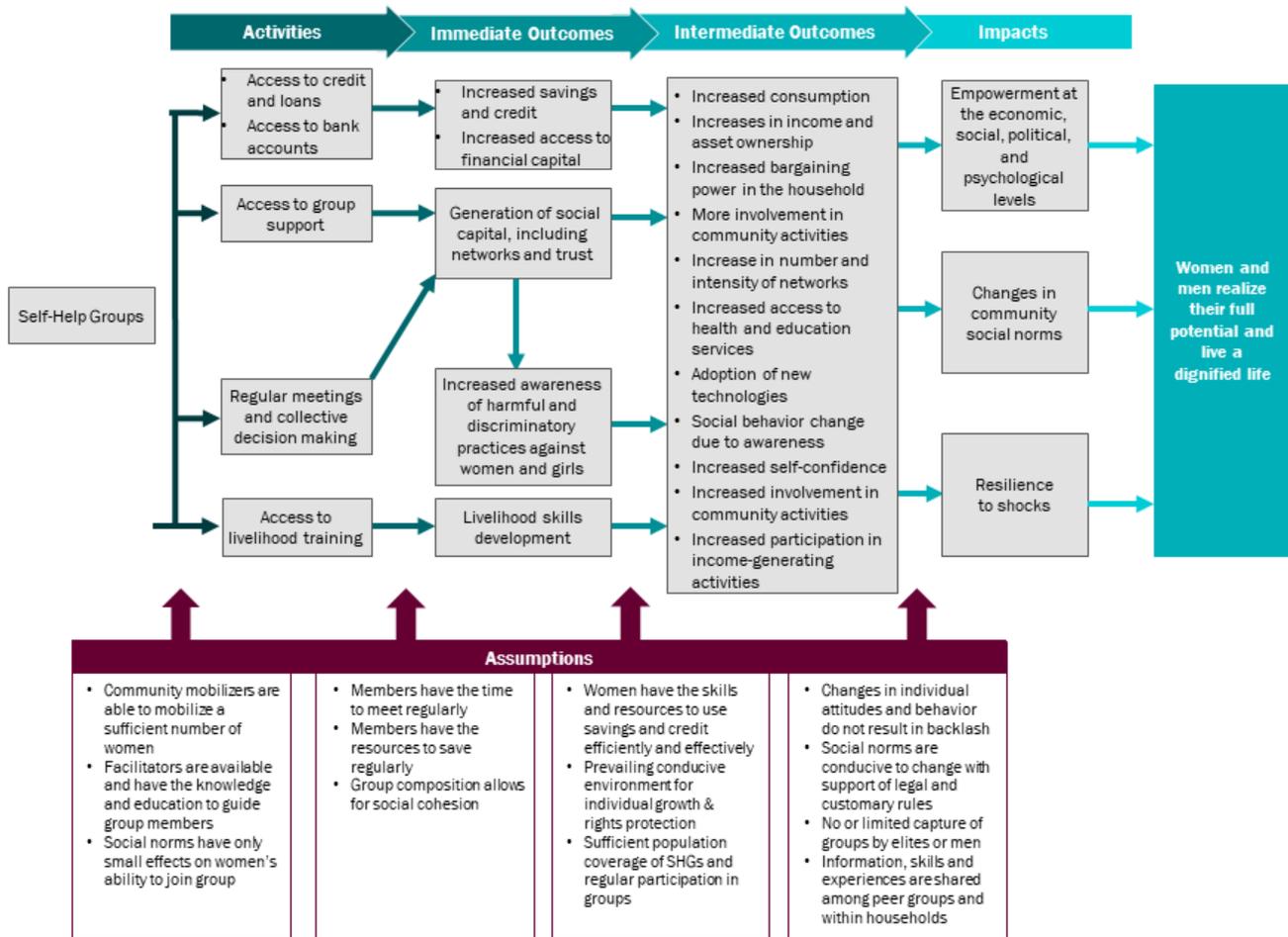
Exhibit 2. ECWG Typology of Women's Groups (Livelihoods, Financial, Health and Solidarity)



*Groups may be open or closed with respect to membership.

** Special population groups may include adolescent girls, women with HIV, and sex workers, among others.

Exhibit 3. Theory of Change of women's self-help groups working towards economic empowerment



Data sources

We identified program documents that describe program implementation from three sources: (i) World Bank program documents, provided to us by the World Bank South Asia Gender Innovation Lab; (ii) an external, documented search; and (iii) outreach to program implementers and donors supporting programs in South Asia.

The World Bank documents that describe investments in women's groups in South Asia primarily consist of project appraisal documents that provide detailed information on the strategic context of the program, a project description, implementation arrangements, a project appraisal summary, and key risks. We also included community operating manuals shared by the World Bank team. The World Bank documents cover both programs funded by World Bank loans and programs funded through the World Bank Trust Fund, which are generally grants.

In addition, we developed and refined a search strategy, relying on population, indicator, comparison, and outcome (PICO) criteria, as well as consultations with other researchers and content experts, including representatives from the World Bank South Asia Gender Innovation Lab. Through this process, we selected the most relevant websites and databases for our review. These websites and databases included the websites of the Evidence Consortium on Women's Groups, the National Rural Livelihoods Mission, State Rural Livelihoods Missions, USAID, CARE, BRAC, PRADAN, the Grameen Foundation and initial searches on Google and Google Scholar. Lastly, we gathered program documents by reaching out to implementers such as BRAC, CARE, Catholic Relief Services, Homenet South Asia, PRADAN, and other key implementers of SHG and other women's group programming in the region.

Selection criteria and inclusion into analysis

In total, we reviewed 45 documents about economic women's group programming in India, and 44 documents about programs in Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka. We applied two filters to screen documents for eligibility (Exhibit 4). First, we identified whether the programs included a women's group component with clear objectives to improve women's economic empowerment. Second, we eliminated documents reporting on the same programmatic details as other documents, unless the document reported on an evolution of an earlier program. For example, several documents on the *JEEViKA* SHG program in Bihar were eliminated because they reported the same implementation details as other program documents, while the Tamil Nadu state program documents reported on an evolution in programming and thus two documents were retained. Where possible, we complemented missing information about programs based on our knowledge about the program details and additional details from other program documents or evaluations. In a last step, we categorized 8 state-level programs within India's National Rural Livelihoods Mission as one program for the purpose of the typology, while retaining individual state documents to inform the analysis of impact evaluation findings and to guide the refinement of the conceptual framework. While the context differs across states, the core NRLM program characteristics are reasonably consistent with regards to membership criteria, governance and group activities.

Exhibit 4. Flow chart – screening and inclusion of program documents

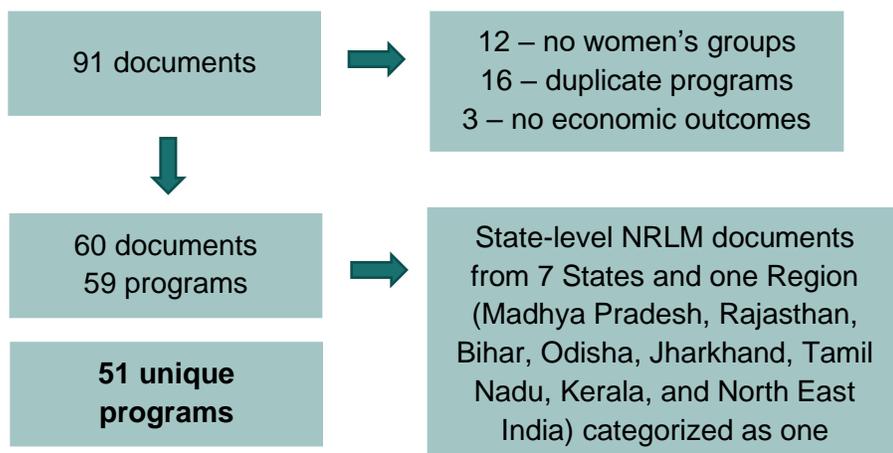


Exhibit 5 provides the number of program documents and unique programs meeting the inclusion criteria by country. Annex 1 provides a detailed list.

Exhibit 5. Program Documents and Programs Studied, by Country

Country	Number of Documents Extracted	Unique Programs that met inclusion criteria
Afghanistan	8	7
Bangladesh	10	9
Bhutan	3	3
India	45	17*
Maldives	1	1
Nepal	8	6
Pakistan	5	5
Sri Lanka	4	3
Total	91	51

Following the review of the documents, we summarized descriptive statistics from the coding sheet. Specifically, we summarized information on the following: (a) group purpose, (b) group governance, (c) group membership, (d) meeting norms, (e) facilitators, (f) costs, and (g) scale of implementation. We describe group programs by core implementation characteristics, such as:

- Membership criteria
- Implementer – government/non-governmental
- Geographic setting
- Primary and secondary objectives
- Governance Meeting norms
- Facilitator
- Costs of programming
- Scale of programming

Part II: Combining Findings from Impact Evaluations and Systematic Reviews

After developing the typology based on implementation as described in program documents, in the second phase we searched for impact evaluations and systematic reviews that – (1) could be linked to the women's

group programs included in the coding sheet; and (2) could provide information about the effects and specifically the influence of different characteristics of groups on various outcome measures. We used a PICO strategy but limited our search to the repository of the Evidence Consortium on Women's Groups and the 3ie development evidence portal. We combined the impact evaluation evidence with additional impact evaluations that we found using references from various systematic reviews and meta-analyses. These systematic reviews and evidence syntheses included the following:

- Brody, C., de Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic self-help group programs for improving women's empowerment: A systematic review. *Campbell Systematic Reviews*, 11(1), 1–182.
- Kumar, N., Scott, S., Menon, P., Kannan, S., Cunningham, K., Tyagi, P., ... Quisumbing, A. (2018). Pathways from women's group-based programs to nutrition change in South Asia: A conceptual framework and literature review. *Global Food Security*, 17, 172–185.
- Desai, S., Misra, M., Das, A., Singh, R. J., Sehgal, M., Gram, L., Kumar, N., & Prost, A. (2020). Community interventions with women's groups to improve women's and children's health in India: a mixed-methods systematic review of effects, enablers and barriers. *BMJ global health*, 5(12), e003304.
- Barooah, B, Chinoy, SL, Bagai, A, Dubey, P, Sarkar, R, Bansal, T and Siddiqui, Z. (2020). How effective are group-based livelihoods programmes in improving the lives of poor people? A synthesis of recent evidence. 3ie Working Paper 35. New Delhi: International Initiative for Impact Evaluation (3ie). Available at: <https://doi.org/10.23846/WP0035>
- Anderson, L., de Hoop, T., Desai, S., Siwach, G., Meysonnat, A., Gupta, R., ... Singh, R. S. (2020). Portfolio evaluation of the Bill & Melinda Gates Foundation's investments in women's groups. Retrieved from <http://www.womensgroupevidence.org>
- Orton, L., Pennington, A., Nayak, S., Sowden, A., White, M., & Whitehead, M. (2016). Group-based microfinance for collective empowerment: A systematic review of health impacts. *Bulletin of the World Health Organization*, 94, 694–704A.

Search Strategy

Below we present details on the definitions of the Populations, Interventions, Outcomes, and Comparisons we considered eligible for our rapid evidence synthesis in this report.

Population: This review includes studies on adult women from the eight countries in South Asia who participated in or were eligible to participate in women's group programs with economic objectives (described below). Women's groups include those which primarily (>50%) target adult women (age 18 and above), regardless of the length of time or the type of implementing organization.

Intervention: All women's groups that aim to achieve improvements in economic outcomes, and specifically women's economic empowerment, through either financial inclusion or livelihoods activities implemented in the 8 countries in South Asia were included (country classification based on the World Bank 2019 typologies). Group-based livelihoods programs include interventions focusing on income generation or diversification through access to human, social, financial, and physical capital. Primary activities under such programs

include financial and market linkages, training for productivity enhancement, self-employment and wage-based employment, and access to social protection and public services (Barooah et al., 2020). In addition, we excluded women's groups without an economic objective or groups that primarily consist of men. We also excluded studies outside the 8 countries in South Asia.

Interventions that meet the inclusion criteria include but are not limited to the following:

- Women's self-help groups
- Women's savings groups
- Women's collective enterprises
- Non-profit microfinance or microcredit groups
- Producer groups
- Graduation programs with a savings or other women's group components

A key qualifying factor is employing a group-based approach as the main or an important implementation approach. Fundamentally, a group-based approach should be an established, regular component of interventions with members belonging to and establishing shared connections with other group members. For example, interventions that are primarily individual that include some group-based delivery approaches for logistical reasons on an ad-hoc basis (e.g., short-term or one-off group-based vocational or business trainings) were not included.

Outcomes: Categories of outcomes included the following:

- Financial inclusion
- Consumption
- Income
- Asset ownership
- Soft skills
- Business, technical, vocational, and employment skills
- Social and business networks
- Collective action
- Women's agency and decision-making power
- Gender-based violence
- Gender attitudes
- Labor market outcomes (e.g., participation in income-generating activities, entrepreneurship, agricultural and non-agricultural employment)

Comparisons: We included impact evaluations with the following study designs: (1) experimental designs using random assignment and (2) quasi-experimental designs with non-random assignment (such as regression discontinuity designs and natural experiments). Quasi-experimental studies needed to have (1) collected longitudinal data (baseline and follow-up or multiple waves) from treatment and comparison groups or (2) used regression discontinuity designs (even when they do not include a baseline) to be eligible for inclusion. We did not consider comparisons in the search strategy; we determined the eligibility of impact evaluations during the screening phase based on these criteria.

We developed a search string that was adapted to fit the syntax of the database host to utilize Boolean operators (AND/OR), wildcards, truncation, and other database search features. The search string was designed to return studies that include at least one keyword in the following three themes:

1. *Participants:* woman, female, wife, mother, gender
2. *Intervention:* self-help groups, savings groups, microfinance groups, producer companies
3. *Setting:* Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka

We present the search string for the website of the Evidence Consortium on Women's Groups below:

Evidence Consortium on Women's Groups Repository

Geography filter: South Asia

Outcome domains filter: Agriculture, Economic Outcomes, Empowerment, Financial Inclusion, Livelihoods, Microfinance

Type of Research filter: Meta Analysis, Impact Evaluation, Systematic Review

Base Search Term:

(Woman OR women OR female* OR wife OR wives OR mother* OR gender)

AND

("self help group" OR "self-help group" OR "women group" OR "women's groups" OR "women savings group" OR "women savings groups" OR "savings groups" OR "saving groups" OR "women collective enterprise" OR "women collective enterprises" OR cooperatives OR "co-operatives" OR "women collectives" OR "women's collectives" OR "farmer groups" OR "agriculture groups" OR "producer group" OR "producer groups" OR "micro finance group" OR "micro finance groups" OR "micro credit group" OR "micro credit groups" OR "women's co-operative" OR "women's co-operatives" OR "community mobilization" OR "community mobilisation" OR "social mobilization" OR "social mobilisation" OR microloan OR micro-loan OR microlending OR microinsurance OR Saccos OR ROSCA OR "chit funds" OR "Village Saving and Loan Associations" OR VSLA OR SHG OR "National Rural Livelihoods Mission" OR NRLM OR agriculture OR agricultural OR "livelihood*")

We excluded the study and stopped screening if any of the preliminary exclusion criteria below was checked.

1. **Exclude** if date of publication was before 2000 or data were collected before 2000.
2. **Exclude** if language was not English
3. **Exclude** if setting was outside South Asia
4. **Exclude** if the study did not focus on women's groups, savings groups, self-help groups, women's collective enterprises, producer groups, or graduation programs that were not included in the coding sheet with the program documentation
5. **Exclude** if the women's group does not aim to improve women's economic empowerment
6. **Exclude** if the percentage of women group members is <50%

For each of the criteria, we did not exclude a study if there was not enough information in the title and abstract to exclude with certainty. In those cases, we examined the full text of the study.

Part III Synthesis: Typology and Conceptual Framework

Our synthesis integrated descriptive findings from this study with the ECWG's insights on women's group implementation models and theories of change. We synthesized the findings in two ways to ensure application specifically to women's groups with economic objectives that are currently operational in South Asia. First, we examined descriptive characteristics across different categories and qualitatively synthesized these into a typology of only groups with economic objectives. We initially focused on factors previously identified across all outcome areas, such as the membership criteria and primary objective of groups. Then, we identified axes of variation across the included programs, such as the extent to which group structures were invested in or the level of federation, to reflect characteristics specific to economic women's groups in South Asia. Next, we used the findings from the impact evaluations to test and refine the typology, including identifying areas that should be examined further, such as facilitator characteristics. We developed the conceptual framework by synthesizing the impact evaluation findings with previous theories of change and the updated typology. We linked the results to assess whether all program components were included in theories of change and to identify gaps as well as implementation characteristics that require further analysis.

Limitations

We note limitations to our analysis at the outset. While we cover over 50 programs, this report is not a comprehensive review of all women's groups programs implemented in South Asia. We aimed to make the program documentation as systematic and comprehensive as possible in the time available for the assignment. It seems that in general we have less information about smaller-scale programs implemented in a specific geographic setting. However, additional searches enabled us to include a considerable number of programs implemented by NGOs, at least for those documented. Another significant limitation is that the majority of program documents had limited details on implementation characteristics of interest, such as size of group, facilitator characteristics and duration of meetings. For this reason, the typology would benefit from an in-depth study that compares implementation characteristics across programs. In particular, we found limited information on the characteristics of facilitators despite evidence suggesting that the quality of facilitation may be critical for the effectiveness of women's groups aiming to improve women's economic empowerment (Joshi

& Rao, 2017). Lastly, we could not assess the extent to which implementers achieved programming with design as envisioned. Ideally, this gap would be filled by process evaluations and implementation research.

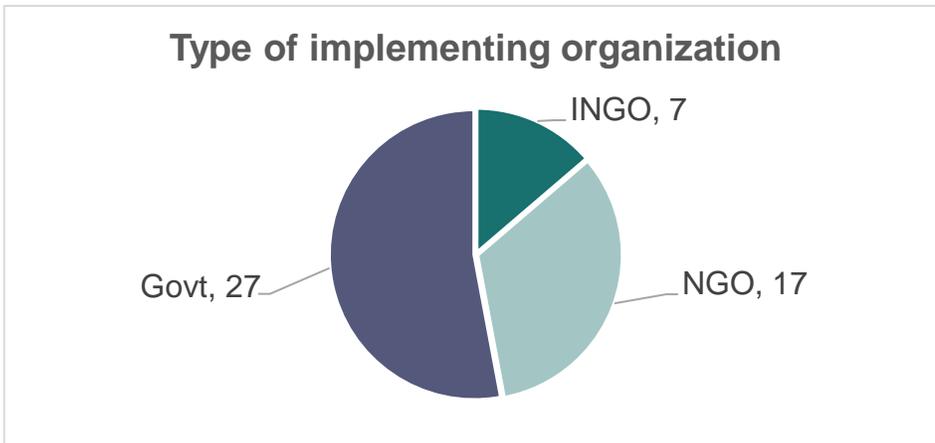
Descriptive Findings

This section summarizes descriptive characteristics of women's groups programs that aim to improve women's economic empowerment in South Asia.

Implementing Organization

A little over one-half of the programs included were implemented by the government (see Exhibit 6), while the remainder were implemented by domestic NGOs (e.g., BRAC, SEWA) or INGOs (e.g., CARE, Save the Children).

Exhibit 6. Implementing Organization



Funders

Government-implemented programs were primarily funded by the government, the World Bank and Asian Development Bank. Private donors (such as the Ford Foundation and the Aga Khan Foundation) primarily supported NGO and INGO programs, along with bilateral donors and the United Nations Development Program (see Exhibit 7).

Exhibit 7. Funding Agency

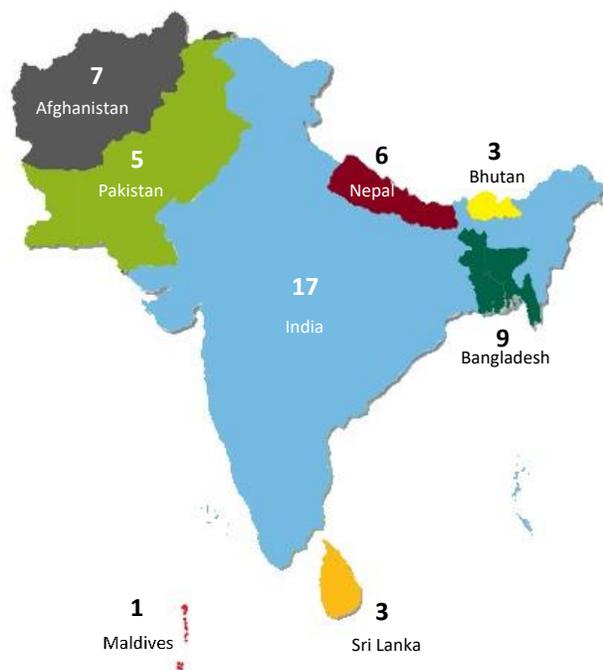
Type of funding agency	Count
Government	3
Asian Development Bank	7
Private	11
Bilateral (USAID/DFID)	5
UNDP	2
World Bank	19
Not available	4
Total	51

*These are funding agencies in the primary program documents; many programs may be co-funded, but co-funders are not necessarily included in specific program documents.

Geography

Exhibit 8 indicates that we found the largest number of programs in India (n=17), followed by Bangladesh (n=9) and Afghanistan (n=7). Thirty-six of 49 programs were in rural areas, and 3 programs were implemented in urban areas. The remaining 6 included both rural, urban and/or peri-urban settings. Four programs did not specify the geographic location in the program documentation.

Exhibit 8. Geography



Group purpose: primary organizing objective/activity and secondary objectives/activities

Almost all groups that work towards women's economic empowerment in South Asia were formed with the primary objective to improve women's livelihoods (n=36) or improve access to savings and credit (n=14). Secondary objectives spanned a wider range of activities, including violence against women or social action. Documents varied in how or whether they categorized a group's organizing objective and differentiated primary and secondary objectives. We applied a consistent definition across programs, but it is likely that groups formed for financial or livelihoods objectives included similar activities (savings, credit and livelihoods training). Exhibit 9 depicts these primary objectives as well as the secondary objectives we describe below.

Exhibit 9. Primary and Secondary Objectives

Group description – objective	Primary objective	Secondary objectives
Financial (savings/credit)	14	12
Livelihoods	36	5
Cash/asset transfer	1	1
Social Action	0	4
Biodiversity conservation	0	1
Women's empowerment	0	3
Not reported/unclear	0	23

BOX 1: India's National Rural Livelihoods Mission (NRLM)

Implementer:	State Rural Livelihoods Missions, State Governments
Group type:	Formal, closed
Group size:	10-12
Members:	Women
Primary objective:	Savings and credit
Secondary objectives:	Livelihoods promotion through training and inputs, health, and entitlements
Transfers:	Community investment fund, livelihoods promotion fund
Governance:	Federated. Elected leadership.
Facilitator:	Local, government-appointed resource person

The main activities reported by group programs were livelihoods trainings (n=23) and savings and credit activities (18), while other activities included social action, literacy training, and livelihoods grants.

Across countries, groups' primary and secondary objectives were almost completely economic, with limited focus (or reporting about) on other aspects of women's empowerment or social action more broadly. While only one group reported asset transfers as a primary objective, several livelihoods group programs noted resource transfers as an activity.¹ There was no obvious pattern across countries, except to note that India had more financial groups relative to other settings.

¹ It is also important to note that the program with asset transfers as the primary objective was described in only one program document. However, impact evaluations show that the graduation approach with asset transfers as the primary objective is implemented in a wide variety of countries, including India and Bangladesh (Banerjee et al., 2015; Bandiera et al., 2017).

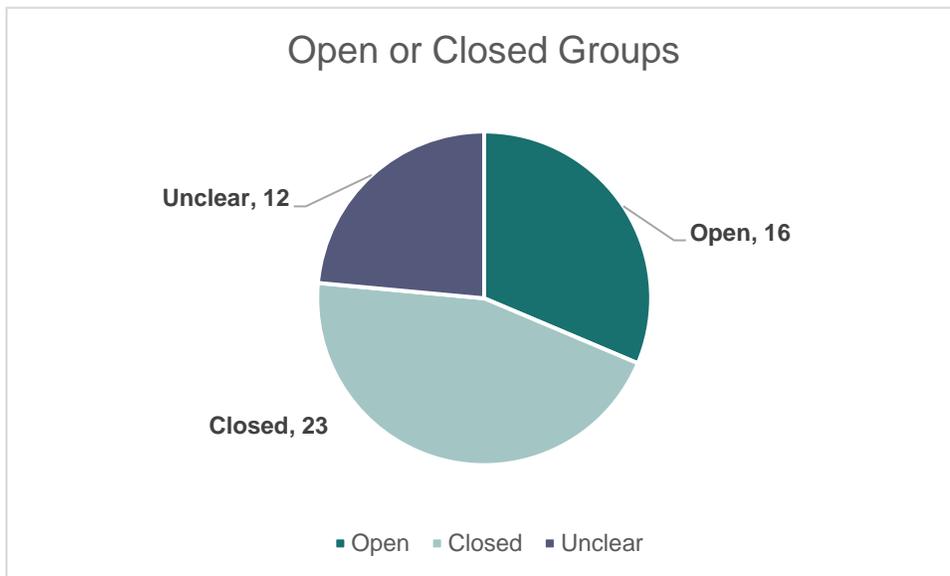
BOX 2: Bangladesh's BRAC PROPEL initiative

Implementer:	Bangladesh Rural Advancement Committee (NGO)
Group Type:	Informal, open
Group size:	Unclear
Members:	Mixed
Focus:	Poverty alleviation
Secondary objectives:	Livelihoods training
Transfer:	External grants/cash and asset transfers
Governance:	Unclear
Facilitator:	NGO-appointed and trained specialist

Membership

Twenty-three groups reported “closed” group membership, meaning that meetings and key activities are restricted to group members (see Exhibit 10). These were almost all government-led programs. Sixteen programs were “open”, primarily those implemented by NGO/INGOs with a focus on livelihoods training or secondary objectives linked to the environment or social action. The remaining 12 groups did not report on whether groups were open or closed.

Exhibit 10. Open or Closed Groups



Membership: size, age and gender

Thirty-three of the programs studied did not report on the average group size. Where information was available, groups ranged between 5-25 members, with most groups comprised of around 10-15 members. Almost no programs reported on the age of members, likely because women's groups usually focus on all adult women. Only two of the included groups included women below 30 in a special focus to reach young women.

Notably, 24 programs included groups with only women, while 22 programs were mixed gender. Government-supported groups focused on financial inclusion were consistently all-women, while livelihoods-focused or NGO-run groups always included both women and men (n=22).

Eligibility Criteria

Eight programs reported that poverty/wealth ranking criteria were used to identify eligible women, while the remainder did not establish whether demographic or social characteristics were part of formal membership eligibility criteria. Seventeen group programs reported having a special “target” group for members; these were diverse across countries, but included populations such as farmers, families affected by conflict or disasters, forest-dependent households, refugees, and women workers in the informal economy. The remainder of the groups did not report a specific focus group. Lastly, nine groups reported that weekly savings (and monthly for one) were required to stay in a group, while the remainder did not clearly report membership retention criteria.

BOX 3: Bhutan Community-based Enterprise Development Project

Implementer:	Ministry of Agriculture and Forests
Group Type:	Closed
Group size:	Unclear
Members:	Youth <30, mixed
Focus:	Livelihoods promotion through training and inputs
Secondary objectives:	Financial
Transfer:	External grants/cash infusion for enterprises
Governance:	Not reported
Facilitator:	Government-appointed worker

Governance

A little under one-half (22) of the included programs reported electing the group leader and/or group executive committee. The remainder did not report on who led the group and how she was appointed. Most groups operated with formal norms, such as a charter or set operating structures (n=34), but we note that 15 programs did not clearly describe norms. Only two groups reported they follow an informal structure, one of which aimed to create market linkages for poor households with the other creating clubs amongst young women.

Slightly more than one-third of group programs (n=19) reported functioning in a federated structure. The remainder were either not federated or did not report on this aspect (n=18). Almost all federated groups were groups formed to promote livelihoods, rather than savings and credit. These were evenly distributed across countries, with about half of Indian models reporting some type of federation.

BOX 4: Afghanistan's Village Savings and Loans Association (VSLA) groups

Implementer:	CARE (INGO)
Group Type:	Closed
Group size:	15-25
Members:	Women
Primary objective	Savings and credit
Secondary objectives:	None stated
Governance:	Not federated; elected leader
Facilitator:	Local NGO worker

Facilitation

Thirty-five groups reported having a facilitator, while three did not have facilitators; the remainder had no information on facilitation. The choice of facilitator was often directly linked to the type of implementer. NGO programs employed their own facilitators from the community, while government programs were facilitated by government staff and/or resource persons contracted by the government. Only one group reported having a group member who served as the facilitator. Twenty-two programs reported that the facilitator was paid, while there was no information for the remainder of the programs. We found very little program information on key facilitator characteristics, such as gender, educational criteria and whether facilitators were supposed to be from the local community.

Costs

Thirty-nine groups reported information about costs, but information was generally reported inconsistently with some documents reporting estimates of the return on investment of programs, while other documents reported the costs of specific program components, reasons for higher expenditures, or estimates of the unit costs of interventions. While a considerable number of documents reported a return on investment, the methodology for most of these estimates remained unclear in most cases and most estimates did not specifically focus on the women's group component of the project. For example, the World Bank reports an economic rate of return of 21.4% for the Assam Agricultural Competitiveness Project with rates of return for individual activities of 39.1% for agriculture and irrigation, 18.9% for rural roads, 16.2% for livestock, 18.9% for rural roads, and 20.7% for fisheries. A second example comes from an analysis of the DFID Chars livelihoods program indicating that the unit costs of a VSLA program in Bangladesh decreased from \$26 per program participant in 2006 to \$6.25 in 2009. These cost decreases were caused by reductions in overhead staff and support expenses, a switch to local procurement, and a reduction in training costs due to on-site trainings. A third example demonstrates that the livestock and dairy development project in Bangladesh spent most resources on productivity improvement (\$142.51 million), market linkages and value chain development (\$224.65 million), and climate resilience of livestock production systems (\$105.67 million). While each of these examples provide interesting findings, methods of cost estimation and the costs of women's group programming as part of larger investments often remain unclear.

Scale

Twenty-nine programs included information about the number of program participants. These groups had an

average of 496,294 program participants and a median of 173,967 program participants indicating that some scaled-up programs have a considerably larger number of program participants. These larger-scale programs were mostly government-implemented SHG programs in India but the poverty alleviation fund project in Pakistan was the largest project with 3,400,000 program participants at the time of the development of the program document. This means that some programs did still grow considerably after the development of the program document. For example, the Jeevika project in Bihar had 1,836,505 program participants according to the program document but an analysis of the program suggests that the program reached over 11 million members in 2020 (Siwach et al., 2022).

Updated Typology of Women's Groups

Several key themes emerged from our analysis of 51 unique women's groups programs. Programs **varied** along three axes (Membership, Primary Organizing Purpose, and Group Approach). We summarize these findings in Exhibit 11, which highlights the updated typology. Below we summarize the key themes of the typology.

1. Membership

- Open/Closed participation in group activities. Groups focused on trainings with more informal structures tended to be open to anyone to attend or participate, whereas more formalized groups with an emphasis on financial services (savings and credit) operated with closed membership once women joined. Open membership programs had the advantage of potentially reaching a wider range of the population with activities such as livelihoods trainings, but these did not invest in group structure as intensively as closed group programs (such as SHGs).
- Women/Mixed/Special Population. Savings and credit groups were exclusively comprised of women, while livelihoods programs commonly included both women and men, especially livelihoods groups outside of India. Special population groups – farmers, refugees, young women – were included either through targeting or eligibility requirements.

Groups that aimed to involve specific populations, such as the most vulnerable farmers or young women, did so through targeting or eligibility requirements. Livelihood training programs employed targets more commonly, since most trainings were open, while closed savings and credit groups adopted eligibility criteria for group membership. In another, less formal approach to targeting, Roji Roti (an NGO in India that formed SHGs) encouraged inclusion of the most vulnerable through providing small loans for medical emergencies.

Membership in groups with economic objectives appears to be linked to two factors. One, the characteristics of group members were associated with the program's objectives and specifically whether the program focuses on women's empowerment, targets a specific group (such as landless farmers) or has general poverty alleviation objectives. Livelihoods training programs were largely mixed, open groups – with some targeting – while financial savings and credit groups focused on women through closed meetings and activities. Two, the local social or cultural dynamics may determine membership criteria or targeting. Women-only or mixed-gender groups may not be possible in all contexts (i.e., because of differences in social norms), or it may be deemed

more important to include men and women (or only a specific population) if the objective is to build livelihoods opportunities at the household level or in settings where women's labour force participation faces other challenges.

2. Primary Organizing Purpose

We define the primary organizing purpose of a group as why a group was initially formed. Groups typically engage in several *activities*, but we differentiate these from how and why members were organized into a group.

A group's primary organizing purpose defines whether a group is open or closed and who can join. By extension, the relative openness of the group activities defines who is reached with the additional activities that the group engages in beyond its primary purpose. For example, a SHG is formed to promote savings and credit for low-income women. By definition, these are closed groups with a fixed meeting and governance structure. While SHGs often add on livelihoods trainings and cash or asset transfers, these activities are usually only available for group members and not to the wider community. The coverage of groups across a particular setting defines the program reach, as a result. Conversely, a group established with the primary objective of building livelihoods may be open to anyone who would like to attend trainings – men and women and different population groups. Such groups have the potential to reach a wider population, but they may find group-based savings and credit activities difficult to implement in a closed SHG model. They may instead link members to other forms of finance or eventually establish a structured, collective or group enterprise based on specific livelihoods opportunities (i.e., handicrafts).

- Livelihoods groups included training on specific livelihoods for members in a group setting; investments or linkages to markets for individual members; and the development of collective, group-based enterprises. This approach was common across countries, with implementation by NGOs (such as NIBON in Bangladesh) and government. These groups were largely mixed gender or targeted to special populations, i.e., landless farmers.
- Savings and credit through slightly varying models: these models included the Village Savings and Loans association model of internal lending developed by CARE and implemented in Afghanistan; group-based credit activities promoted by a microfinance institution or NGO such as the Grameen Foundation; and formalized SHGs that follow a pre-defined structure and meeting norms, as implemented by government in India and NGOs across South Asia. The latter model involves weekly savings amongst 10-15 members and access to external loans. All models studied were for women only.
- Poverty alleviation through cash or asset transfers (such as graduation programs) to individual members, such as the PROPEL graduation approach adopted by BRAC. This approach was less common as a primary organizing purpose, but often integrated with existing closed groups, such as SHGs or group enterprises.

- **Social action** Although we did not identify any groups primarily organized for social action that also engaged in economic activities, some savings and credit groups mobilized members into ongoing health, nutrition and development programs such as SHGs from urban Karnataka engaged in slum upgrading.

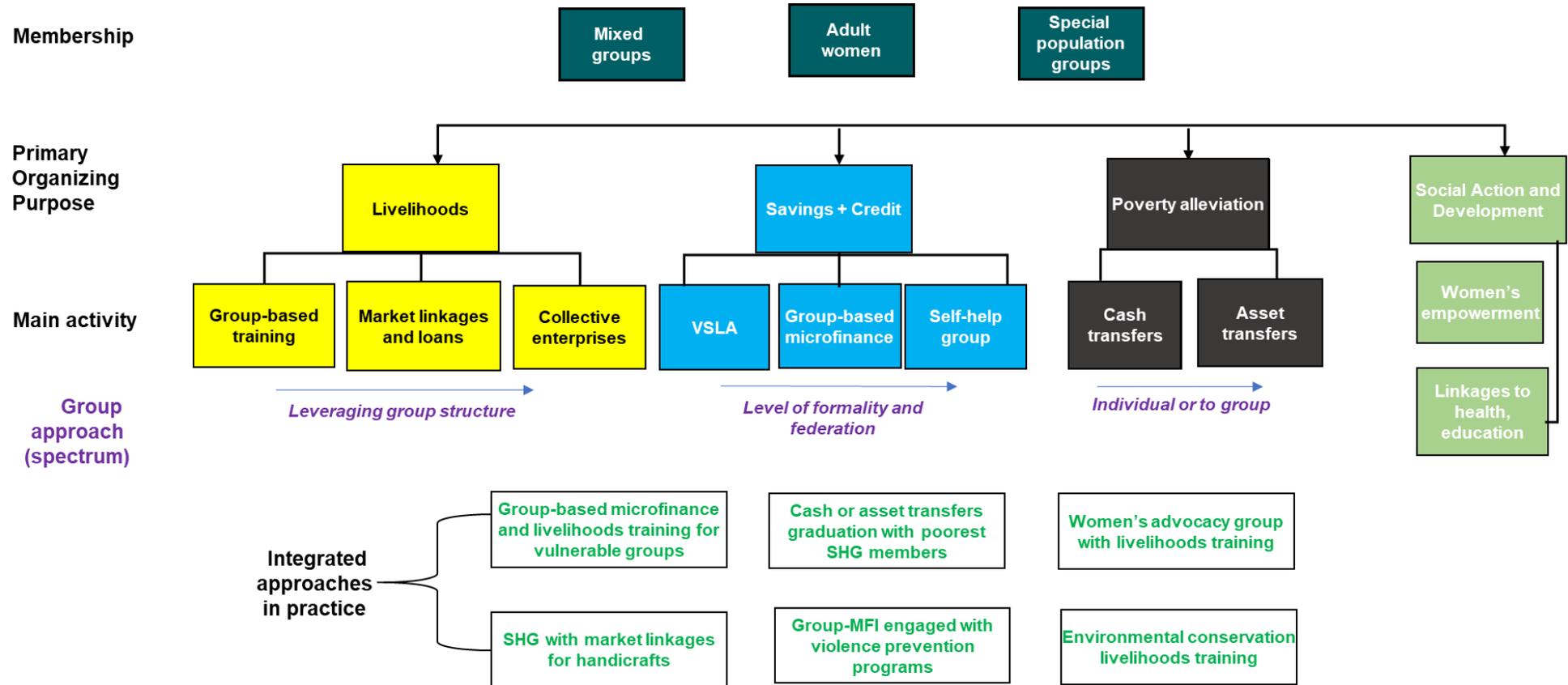
Linking objectives to activities: Groups that work towards women's economic empowerment in South Asia typically focus on **finance and livelihoods activities**. With few exceptions, groups engaged primarily in economic activities, with relatively limited investment (if any) on addressing underlying determinants of women's economic empowerment, such as women's status or social norms that affect women's economic and non-economic activities. The main activities across group "types" are combined in practice, such as livelihoods training for SHGs, supporting access to credit for collective enterprise or cash transfers.

3. Group approach – extent to which a program invests in group dynamics

Programs vary considerably in how they "use" the group structure (Gram et al 2020). Women's groups, as noted above, come in many different forms, including the extent to which they build on – or invest in— underlying group dynamics. This has important implications for the theory of change, particularly if group solidarity and group dynamics are an assumption underpinning achieving economic outcomes.

- Group as *logistical convenience* – training programs, for example, may work with existing groups or gather women and men in a group setting to provide information more efficiently through gathering others. These groups vary in their ability to engage individuals in discussion, while having the advantage of reaching a wider range of participants.
- Group as *agent/conduit* – for example, groups that allow individual women to access microfinance services or provide access to market linkages, but do not actively build group strength or group identity. Microfinance delivered in group settings, through meetings that jointly collect contributions or provide loans, does not necessarily require group meeting norms or members to work together. This approach goes beyond logistical convenience in providing trainings by capitalizing on group structures (pre-existing or newly formed).
- Group as *collective* – in which women's collective enterprises or formal SHGs invest in –and capitalize on – group dynamics. These may also enable linkages for groups with development programs, particularly when groups have matured over time. This model of working with groups requires intentional investment in building group dynamics, which could be achieved through trained facilitators, regular meetings and group-based activities that require collaboration rather than simply gathering individuals.
- In addition, some groups form the basic *unit* for federated structures – in which livelihoods programs adopt a federated structure to support market linkages or in some cases, to promote access to higher levels of credit. Federations may involve a geographic clustering of smaller groups, such as SHGs formed into a village organization, or of a sector-based federation of livelihoods groups, such as dairy cooperatives.

Exhibit 11. Typology of groups working towards economic empowerment in South Asia



*Groups may be open or closed with respect to membership.

** Special population groups may include vulnerable farmers, refugees, or the poorest

Linking the Typology to Impact Evaluations

In this section we link the updated typology to results of impact evaluations that we could link to the coding sheet. We found 25 impact evaluations that we could link to the coding sheet. Importantly, many of the studies focus on the impact of the same program. The 25 studies estimate the effects of 15 unique programs even if we interpret the NRLM programs implemented by the different SRLMs as different programs. The large majority of the impact evaluations use a quasi-experimental design. Only five of the included studies use a randomized controlled trial and each of those studies focuses on the impact of the Jeevika program in Bihar.

The included impact evaluations have a major emphasis on India and the NRLM. Of the 24 included studies, 15 focused on estimating the impact of the NRLM, and 16 estimated the impact of an SHG program in India. While the NRLM is the largest SHG program in the world, this finding indicates that impact evaluations of the NRLM are overrepresented in the impact evaluation literature relative to impact evaluations of other SHGs and other women's group programs with economic objectives, especially in comparison with large-scale government-supported programs in other South Asian countries. Further, it is important to exercise some caution when extrapolating the impact evaluation results to other women's group programs.

Summary of Impact Evaluation Findings

Overall, the results provide mixed but promising evidence that SHGs and other women's groups with economic objectives can improve economic outcomes and women's empowerment. Evidence for positive effects on savings and credit is stronger than evidence for positive effects on consumption, income, and asset ownership. Of the 25 included evaluations, 10 measure and find positive impacts on savings and 14 measure and find positive impacts on access to credit. 17 of the included evaluations include impact estimates on consumption, 17 evaluations include impact estimates on asset ownership, and 13 include impact estimates on income. Of these evaluations, 7 find positive impacts on consumption, 10 find positive impacts on income, and 8 include positive impacts on asset ownership.

While a synthesis of the existing evidence suggests that SHGs and women's groups with economic objectives have positive effects on economic outcomes, some of the most rigorous studies do not find positive effects. Specifically, a randomized controlled trial of the JEEViKA program in Bihar does not find positive effects on consumption or income despite a large increase in access to credit for program participants. The program appears to achieve the latter objective primarily because of a substitution away from informal to formal credit, which plausibly led to a reduction in informal interest rates (Hoffmann et al., 2021). The same study did find positive effects on asset ownership for landless households, likely because landless households faced substantially larger informal interest rates than richer households. As a result, they likely benefited more from the substitution away from informal to formal credit and the reduction in informal rates, enabling landless households to invest additional resources in productive asset ownership (Hoffmann et al., 2021).

Overall, the evidence suggests that SHGs achieve larger economic benefits in the presence of shocks. For example, Christian et al. (2019) report that SHG participation enabled SHG members in Odisha to partially mitigate some of the negative economic consequences of a cyclone. Similarly, Demont et al. (2014) found that SHG members have larger access to credit than non-members after weather shocks, enabling them to mitigate some of the negative economic consequences of shocks. These results indicate the importance of the insurance function that credit from SHGs delivers to its members.

Linking the Impact Evaluation Findings to SHG Implementation Models

While some studies include an analysis of how specific program components influence the effectiveness of SHGs, most existing evidence does not allow for establishing how different SHG implementation models may result in different effects of SHG programs. Of the 16 included impact evaluations of SHG programs, only four include analyses of how specific components of the program may influence program effectiveness. However, the few studies that examine the potential effects of components of SHG and other women's programs provide interesting evidence on how changes in implementation models may influence the effectiveness of SHGs.

The evaluations focused on the effectiveness of specific SHG implementation models primarily focus on the influence of federations, and the scaling of SHGs. Of the 16 included impact evaluations of SHGs, three focus on federations, and three examined how scale influences the effectiveness of women's groups. We thus found some impact evaluations that focus on the influence of group strength.

However, while impact evaluations include some evidence on the importance of group strength, the current evidence base on the impact of SHGs and other women's group programs does not focus on two other key elements of the typology of women's groups; 1) membership criteria and characteristics and 2) the primary organizing purpose.

Though various studies have highlighted the role of including men in women's groups programs (Brody et al., 2017), impact evaluations currently do not include evidence about the differential causal effects of mixed-gender and woman-only groups.

The Influence of Federations

Evidence suggests that the federated structure of the NRLM may have major implications for both the impact and the cost-effectiveness of SHG programs. Kochar et al. (2020) show that the NRLM only had positive effects on household productive assets, and education and food expenditures after the set-up of village organizations (Kochar et al., 2020). Siwach et al. (2022) further show that formation of higher-level federations in Bihar can be achieved at a relatively lower marginal cost. Triangulating these findings suggests that the introduction of federations may create more cost-effective SHG programs. Christian (2015) also shows that federated SHGs can contribute to the local procurement of rice, which may lead to savings in the implementation of government programs, such as the public distribution system in India.

The Influence of Scale

Despite the positive influence of federations, a synthesis of the existing evidence indicates that the implementation of SHG programs at scale generally leads to smaller benefits than the implementation of SHG pilots. While impact evaluations of the pilot of the Jeevika program in Bihar showed positive effects on women's decision-making power in the household, a randomized controlled trial of the Jeevika program implemented at scale did no longer show such benefits. The same randomized controlled trial did no longer show positive effects of Jeevika on productive asset ownership, except for landless households, while the impact evaluation of the pilot of the Jeevika program showed positive effects on productive asset ownership. Qualitative evidence indicates that gathering contextual information and adapting messaging for mobilization was critical for achieving positive effects on women's empowerment during the pilot phase (Majumdar et al.,

2017). Strengthening these program elements at scale could thus increase the impact of Jeevika during at-scale implementation (Siwach et al., 2022).

Importantly, the scale-up of SHG programs may also generate economies of scale because of reductions in average costs of program implementation. A costing study of the Jeevika program showed that annual per capita expenditure on basic program activities declined from \$34 per program participant when the program covered approximately 60,000 members to \$3 per program participant when it reached over 11 million members (Siwach et al., 2022). This finding shows the importance of linking typologies of SHGs not only to the impact of these programs but also to the costs and cost-effectiveness of the implementation of SHGs.

Implementation Models and the Impact of Graduation Programs and Livelihood Groups

While the graduation approach generally has positive impacts on a wide variety of economic outcomes (Balboni et al., 2021; Banerjee et al., 2015; Bandiera et al., 2017), the existing evidence on the graduation approach includes only very limited information on how changes in the implementation model may influence the effectiveness of the program. Impact evaluations in Bangladesh and India show positive impacts on consumption and asset ownership, but it remains unclear whether the graduation approach can achieve the same impacts with a different less intensive implementation model, for example by making trainings less intensive or eliminating savings groups from the model.

This evidence-gap is important because cost-effectiveness analyses suggest that differences in cost-effectiveness between different graduation approach models highly depend on the effectiveness of different components that are embedded within the graduation approach. Evidence suggests that the graduation program generated lasting improvement in household consumption in Bangladesh, India, and Pakistan (Banerjee et al., 2015; Bandiera et al., 2017) with evidence for the program's potential to forge a pathway out of poverty in Bangladesh (Balboni et al., 2021). The program also resulted in a benefit-cost ratio of 433%, and 179%, in India, and Pakistan respectively in the third year (Banerjee et al. 2015). However, at this point it is unclear whether each of the elements of the graduation approach are required to achieve these benefits or whether larger benefit-cost ratios are achievable after the elimination of specific program elements.

Current impact evaluations do not distinguish between the effects of different implementation models of livelihoods groups. The included studies did not examine the specific effects of livelihoods training or access to markets on women's empowerment, financial inclusion, consumption or asset ownership.

Updated Conceptual Framework on Women's Groups

Triangulating the typology with the evidence from impact evaluations enabled us to come up with an updated theory of change that distinguishes between four program approaches/key components, through which women's groups aiming to improve women's economic empowerment can achieve their objectives: 1) microfinance 2) livelihoods 3) asset transfers and 4) social capital. The pathways resulting from these components are similar to the pathways identified by Kumar et al. (2018) in their evidence synthesis on how women's groups in South Asia can contribute to improvements in nutrition. Three of the pathways are specific to the three different organizing purposes we identified in the typology, while the social capital pathway applies

to all women's group types we identified, regardless of the organizing purpose. Exhibit 12 depicts the updated theory of change.

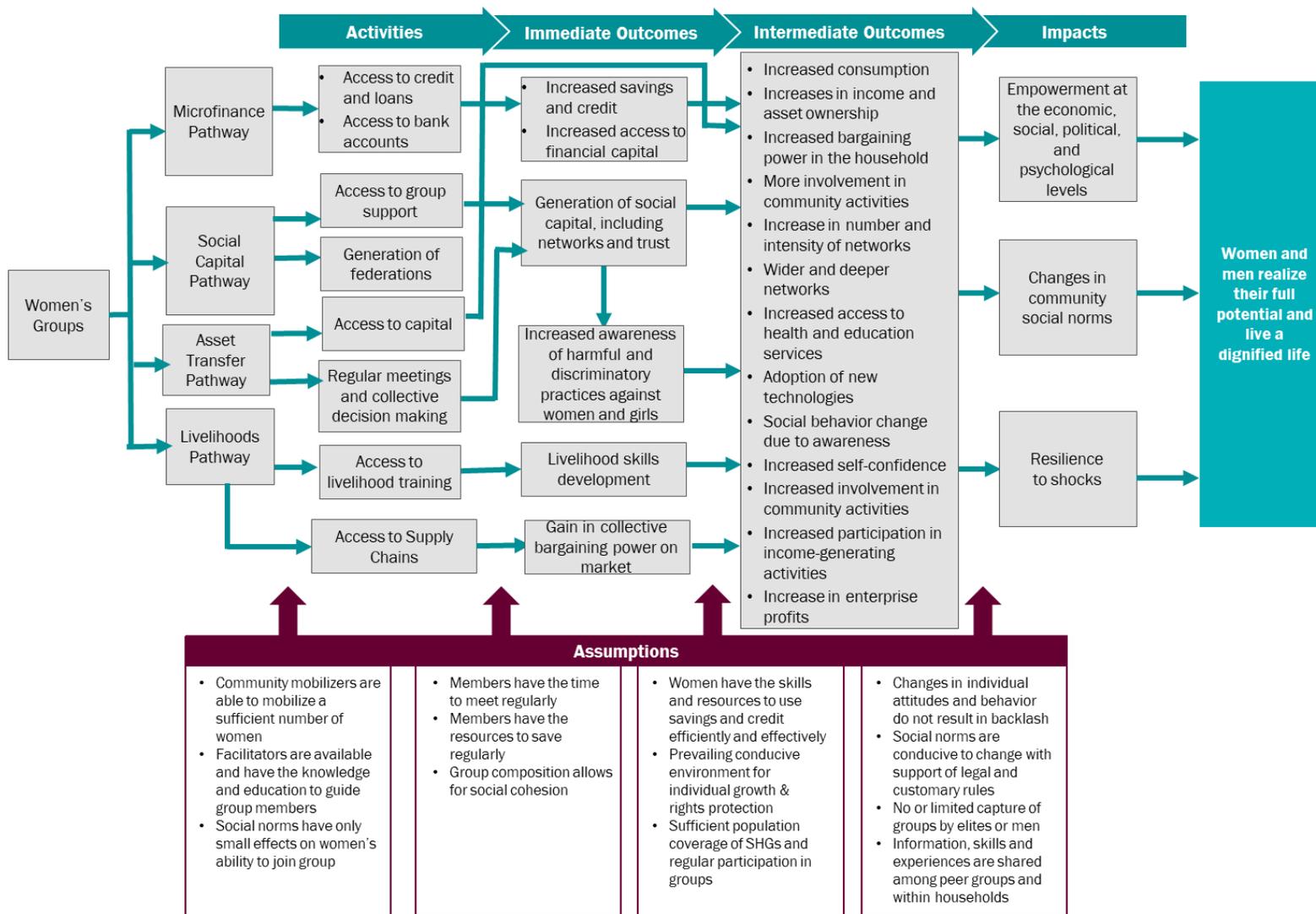
The social capital pathway indicates that groups can achieve improvements in women's empowerment, changes in community social norms, and resilience to shocks through access to group support, which can in turn contribute to the development of social networks and trust. These social networks and trust can improve the effectiveness of groups, especially after the development of federations, which can contribute to collective action. We note, however, that most of the programs studied had very limited, if any, activities that aimed to address group dynamics or social norms.

The theory of change highlights that the microfinance pathway can contribute to improvements in women's economic, social and psychological empowerment, changes in community social norms, and resilience to shocks by providing members with access to credit and savings, which can in turn result in improvements in income, consumption, and asset ownership, and increased household-level bargaining power. However, as shown in the typology, the benefits achieved through the microfinance pathway may remain limited to group members because of the closed character of SHGs and other formalized groups with a focus on financial inclusion. At the same time, these groups may achieve larger impacts at scale for their group members because of the interaction between the microfinance pathways and the social capital pathway. As described above, the generation of social capital may contribute to collective action, which can help in the effective implementation of federations. The impact evaluation literature highlights that the development of federations can contribute both to larger impacts and smaller costs at scale.

The asset transfer pathway can lead to improvements in income, asset ownership, and consumption after households gain access to capital through either asset or cash transfers. Households can in turn invest this capital, which can result in self-employment or increases in enterprise profits. Asset and cash transfers may achieve larger benefits if they focus on women's groups that build social capital, compared to individual transfers. This interaction can, for example, help women's group members to set up collective enterprises, with which they can gain access to markets.

The livelihoods pathway can achieve similar benefits as the microfinance and the asset transfer pathway through livelihoods training and access to markets, which can help women and households to generate income through wage-employment, and self-employment. However, it is likely that livelihoods groups may achieve larger benefits after their integration with microfinance groups or asset transfers. Such integration can help members of livelihoods groups to gain access to capital, which can create synergies with livelihoods training when skills development results in effective investments, especially after members of livelihoods groups gain access to supply chains or other markets.

Exhibit 12. Updated Theory of Change of Women's Self-help Groups towards economic empowerment



Conclusion

This report presents a typology and conceptual framework of women's groups aiming to improve women's economic empowerment in South Asia, based on a triangulation of women's group characteristics from program documentation and findings from the impact evaluation literature.

We used primary data from 51 unique programs in South Asia and 25 impact evaluations to adapt and expand the ECWG's existing typology of women's groups. The ECWG typology described a wider range of outcome areas (including health and social action) and based mainly on descriptions from the impact and process evaluation literature.

This exercise expanded the previous typology considerably, by examining programs from 8 South Asian countries and including both program and impact evaluation documents. The results suggest that programs varied along three axes: 1) membership, 2) primary organizing purpose, and 3) group approach. Savings and credit groups were exclusively comprised of women, while livelihoods groups often included both men and women. More formalized savings and credit groups also often operated with closed membership once women joined, while more informal savings and credit or livelihoods groups often tended to be open to anyone to attend or participate (e.g., in trainings). Livelihoods groups usually included training on specific livelihoods for members in a group setting; investments or linkages to markets for individual members; and the development of collective, group-based enterprises.

Savings and credit groups operated through slightly varying models including the Village Savings and Loans association model of internal lending developed by CARE and implemented in Afghanistan; group-based credit activities promoted by a microfinance institution or NGO such as the Grameen Foundation; and formalized SHGs that follow a pre-defined structure and meeting norms, as implemented by government in India and NGOs across South Asia. We found less documentation on women's group models with poverty alleviation through asset or cash transfers as its primary objective. Instead, cash or asset transfers were often integrated with existing closed groups, such as SHGs or group enterprises.

We found large variation in the extent to which programs invest in underlying group structures and dynamics. This ranges from groups as logistical convenience that gather women and men in a group setting to provide information more efficiently to groups forming the basic unit for federated structures, in which livelihoods programs adopt a federated structure to support market linkages or in some cases, to promote access to higher levels of credit, or to stimulate collective action at higher levels of aggregation.

While some impact evaluations show positive effects of women's groups on economic outcomes and women's empowerment, only very few studies examine the differential effectiveness of specific group implementation models. We did not find studies that explicitly examined the effects of mixed-gender versus women-only groups, or the effects of the layering of livelihoods interventions. Most evidence on implementation models instead focuses on federations or the differential effects of women's groups implemented at scale. Though only few studies examine these topics, the evidence generally suggests that the introduction of federations can increase effectiveness with relatively low costs, while the scale-up of women's groups can both result in a

reduced effectiveness because of implementation challenges and a reduction in costs per program participant because of economies of scale (Kochar et al., 2020; Siwach et al., 2022).

Overall, the evidence suggests four pathways that are driven by different women's group components through which SHGs and other women's groups aiming to improve women's economic empowerment can achieve their objectives: 1) a microfinance pathway, 2) a livelihoods pathway, 3) an asset transfer pathway, and 4) a social capital pathway. Three of the pathways are specific to the three different organizing purposes we identified in the typology, while the social capital pathway applies to all women's group types we identified, regardless of the organizing purpose.

BOX 5: Recommendations to understand the implementation of women's groups in South Asia)

Recommendation 1: 1) Identify models of interest, based on existing programs and potential combinations of program characteristics identified through this review. 2) Identify feasible models and pathways of interest, across settings and in consultation with in-country partners, that require guidelines for improved design and implementation.

Recommendation 2: Development of in-depth case studies on different models that document program characteristics and enablers and barriers to implementation

Recommendation 3: Produce case studies that help with the identification of key implementation components that require further analysis, such as membership structure (open/closed), facilitator characteristics, intensity of implementation, group approach and extent of investment in group strength, governance structures (federation and extent of independence), and how different groups absorb add-on activities beyond their primary organizing objectives

Despite limitations related to lack of documentation in the public domain or specific implementation characteristics, this report provides insight into 1) the range of group-based approaches being implemented in South Asia 2) areas that require further research. In light of the information gaps in project documents – and the importance of understanding specific implementation characteristics – we recommend the development of in-depth case studies on specific models of interest. These in-depth case studies could focus on groups with different implementation models, for example by selecting both savings and credit groups, livelihoods groups, and programs using asset or cash transfers as part of women's group programming. We also recommend selecting both pilot and scaled-up programs and programs with and without federations to learn why these programs may have different effects. Box 5 above highlights recommendations to understand the on-the-ground implementation of women's groups in South Asia.

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Annex 1 Programs Reviewed (as of 7.2021).

S. No.	Program Name	Country
1	Afghanistan Rural Development Program	Afghanistan
2	CARE VSLA Programming	Afghanistan
3	Citizens' Charter Afghanistan Project	Afghanistan
4	Eshteghal Zaiee - Karmondena (EZ-KAR) Project	Afghanistan
5	Emergency National Solidarity Project	Afghanistan
6	Women's Economic Empowerment Rural Development Project	Afghanistan
7	Women Economic Empowerment through Livelihood Development (WIGLD) project	Afghanistan
8	Grameen Foundation Programs	Bangladesh
9	Nuton Jibon Livelihood Improvement Project	Bangladesh
	Empowerment and Livelihood Improvement "NUTON JIBON" Project (also called social investment program project - SIPP II)	Bangladesh
10	PROPEL	Bangladesh
11	Climate Resilient Participatory Afforestation and Reforestation Project Under Bangladesh Climate Change Resilience Fund (BCCRF)	Bangladesh
12	DFID Chars Livelihood Programme	Bangladesh
13	Rural Livelihood Project	Bangladesh
14	Livestock and Dairy Development Project	Bangladesh
15	SHOUHARDO III Program	Bangladesh
16	Community-Based Enterprise Development Project	Bhutan
17	Improving Gender Inclusive Access to Clean and Renewable Energy in Bhutan, Nepal and Sri Lanka	Bhutan
18	Remote Rural Communities Development Project	Bhutan
19	Assam Agricultural Competitiveness Project	India
20	AmritaSREE Self-Help Groups	India
21	SEWA	India
22	Association for Sarva Seva Farms (ASSEFA)	India
23	Bihar Rural Livelihoods Project - "JEEViKA"	India
	Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) Project	India
	Orissa Rural Livelihoods 'TRIPTI' Project (ORLP)	India
	Tamil Nadu Empowerment and Poverty Reduction	India
	Tamil Nadu Empowerment and Poverty Reduction (<i>evolved programme</i>)	India
	Andhra Pradesh Rural Poverty Reduction Project	India

	North-East Rural Livelihoods Project	India
	Rajasthan Rural Livelihoods Project	India
	Second Madhya Pradesh District Poverty Initiatives Project	India
24	Kudumbashree	India
25	BAIF Development Research Foundation	India
26	PRADAN	India
27	Tejaswini: Socioeconomic Empowerment of Adolescent Girls and Young Women Project	India
28	Creating Inclusive Business Models for Marginalized Tribal Communities in Odisha, Jharkhand and Madhya Pradesh Project	India
29	Indcare Trust	India
30	Promoting Urban Social Development Through Self Help Groups In Karnataka	India
31	Women's Empowerment Project	India
32	Roji Roti Microfinance	India
33	Kerala Solid Waste Management Project	India
34	Seven Sisters Development Assistance	India
35	Sustainable Livelihoods and Adaptation to Climate Change	India
36	Biodiversity Conservation and Rural Livelihoods Improvement Project	India
37	UNDP Tsunami Recovery Livelihoods Project	Maldives
38	Gender Equality and Empowerment of Women Project	Nepal
39	Improving Gender Inclusive Access to Clean and Renewable Energy in Bhutan, Nepal and Sri Lanka	Nepal
40	Poverty Alleviation Fund Project	Nepal
41	WORTH	Nepal
42	Nepal Modernization of Rani Jamara Kulariya Irrigation Scheme	Nepal
43	Sabal	Nepal
44	Balochistan Livelihoods and Entrepreneurship Project	Pakistan
45	Poverty Alleviation Fund Project	Pakistan
46	National Rural Support Program	Pakistan
47	Kashf	Pakistan
48	Community Support Concern	Pakistan
49	The Improving Connectivity to Support Livelihoods and Gender Equality	Sri Lanka
50	Improving Gender Inclusive Access to Clean and Renewable Energy in Bhutan, Nepal and Sri Lanka	Sri Lanka
51	Climate Smart Irrigated Agriculture Project	Sri Lanka

This report is the product of a collaboration between the Evidence Consortium on Women's Groups (ECWG) and the World Bank South Asia Gender Innovation (SAR GIL). The ECWG is funded by the Bill & Melinda Gates Foundation and aims to address evidence gaps on how groups and collectives can contribute to achieving women's empowerment and well-being as well as understand their implementation models and cost-effectiveness. The consortium is co-led by the American Institutes for Research and Population Council, with partners from the University of Washington, Stanford University, the Campbell Collaboration and Makerere University. To learn more, please visit <http://www.womensgroupevidence.org> or email info@www.womensgroupevidence.org. SAR GIL promotes evidence-based research and solutions to improve gender equality across South Asia by generating new evidence on what works to empower women through impact evaluations and inferential research. This SAR GIL activity has been made possible with funding from the South Asia Trade Facilitation Program (SARTFP) trust fund administered by the World Bank with financial contributions from the Government of Australia's Department of Foreign Affairs and Trade. To learn more, please visit <http://worldbankbank.org/sargenderlab> or email sargenderlab@worldbank.org