

## TYOLOGY OF ECONOMIC WOMEN'S GROUPS PROGRAMS IN SOUTH ASIA

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### INTRODUCTION

Across South Asia, women have organized in many ways to jointly improve their economic, political, and social status. These women's groups commonly refer to different models of economic, health, and community groups with a primarily female membership (Anderson et al., 2020). Examples include self-help groups, mothers' groups, trade unions and livelihoods cooperatives across India, Bangladesh, and Pakistan.

Evidence on the effect of group-based interventions suggests that some models have improved financial inclusion and other economic outcomes, women's decision-making power and certain indicators of women's social and economic empowerment. However, applying the lessons learned from this evidence requires caution. This is because of the wide variation in membership composition, approach, activities, and operations of women's groups. Further, researchers, policy makers, and funders commonly use inconsistent terms to describe women's groups which, in turn, limits the transferability of evidence across different implementation models. Because groups differ widely across contexts, the use of inconsistent terms creates challenges to informing policy, especially because implementation characteristics drive differences in the effectiveness of women's group programming (Desai et al., 2020a; Gram et al., 2020; de Hoop et al., 2019; Kumar et al., 2018).

### PRESENTING A NEW TYPOLOGY

The South Asia Gender Innovation Lab (SAR GIL) partnered with the Evidence Consortium on Women's Groups (ECWG) to develop a typology that can guide researchers and practitioners in describing women's groups by using

### KEY TAKEAWAYS

- Women's groups models vary widely across contexts but context-specific documentation is limited. This wide variation coupled with inconsistent terms used to describe these groups creates challenges in using the evidence collected on group-based interventions to inform policy.
- The typology presented in this brief focuses on economic women's group models implemented in South Asia. Using program documents and evidence from evaluations, it identifies implementation models, key characteristics, and the implications of investing in women's groups to improve economic outcomes in South Asia.
- An analysis of 51 unique women's groups programs, with an emphasis on women's economic empowerment, in South Asia showed that wide variation exists regarding the membership composition, activities, and operations of women's groups, with most groups focusing on finance or livelihoods as their primary objective. Savings and credit groups were often exclusively comprised of women, while livelihoods programs commonly included both women and men, especially livelihoods groups outside of India.
- Programs varied considerably in how they used the group structure, with some groups merely using the groups as logistical convenience (i.e., for trainings), and others using groups to deliver microfinance in a group setting but without investments in building group strength or identity.
- Moving forward, stakeholders should consider variation in group implementation models as key to collecting and interpreting evidence, as well as to guiding investments, across contexts.

specific characteristics. The typology builds on previous work by the ECWG, in which groups were categorized by the most common outcome domains found across regions, primarily based on evaluation literature, but did not draw

from program documents or capture the nuances specific to a region or outcome area (Desai et al., 2020b). The specific typology presented in this brief focuses on economic women’s groups models implemented in South Asia. Using program documentation and evaluation research, it identifies implementation models, key characteristics, and the implications of investing in women’s groups to improve economic outcomes in South Asia.

## METHODOLOGY

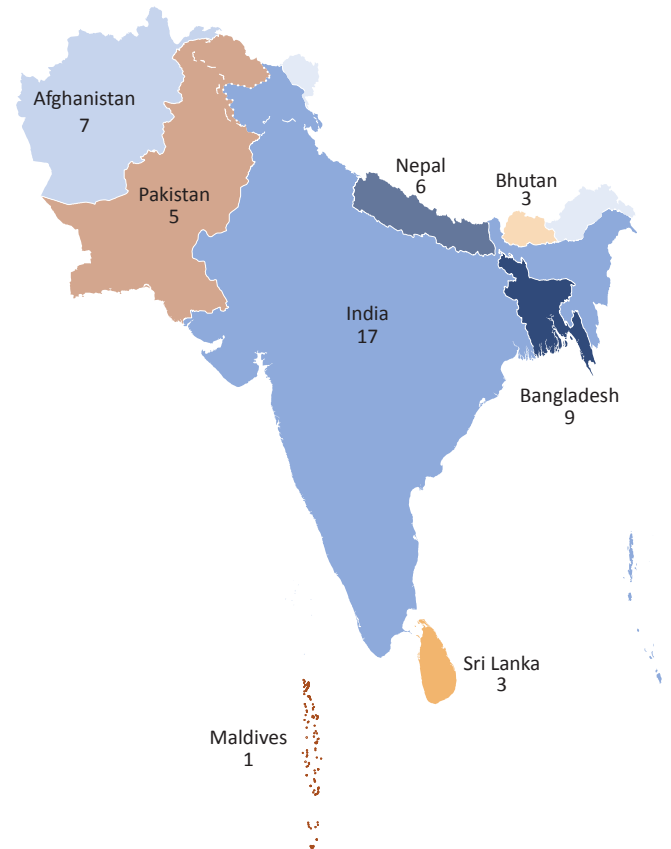
### Documentation of women’s groups implementation models

A coding structure was developed based on a typology and reporting checklist on women’s groups (Desai et al., 2020b). Specifically, the information coded related to 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. Drawing from previous reviews (Brody et al., 2017; Kumar et al 2018; Desai et al., 2020a) and the previous typology (Desai et al., 2020b), a theory of change was developed.

**Data sources:** Three sources helped to identify program documents that describe program implementation: (i) World Bank program documents<sup>1</sup>; (ii) a systematic search of evaluation literature using population, indicator, comparison, and outcome (PICO) criteria<sup>2</sup>; and (iii) outreach to program implementers and donors engaged with women’s groups in South Asia, as well as consultations with other researchers and content experts.

**Selection criteria:** In total, 91 documents were reviewed: 45 documents about economic women’s group programming in India and 46 documents about economic women’s group programming in Afghanistan, Bangladesh, Bhutan, Maldives, Nepal, Pakistan, and Sri Lanka (Figure 1). Two filters were applied to screen documents for eligibility: 1) the programs described should have a women’s group component with women’s economic empowerment as a defined objective, and 2) the documents should describe a distinct program, unless the document describes an evolution of an already included program.<sup>3</sup> Documents related

**Figure 1: Geographic Distribution of Selected Programs**



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Source: Authors’ calculations

Note: This figure considers the NRLM as one program, which results in the smaller number of unique programs. Some programs linked to multiple documents with different documents describing different program phases. For this reason, there is no 1:1 correspondence between documents and programs.

to about 51 unique programs were included (Figure 2). In this definition, self-help group (SHG) programs supported by the National Rural Livelihoods Mission (NRLM) were considered as one program while recognizing important implementation differences across states in India.<sup>4</sup>

### Typology and synthesis

The descriptive characteristics of women’s groups across different categories were examined and qualitatively synthesized to develop a typology of women’s economic groups in South Asia. The initial focus was on established factors previously identified across all outcome areas,

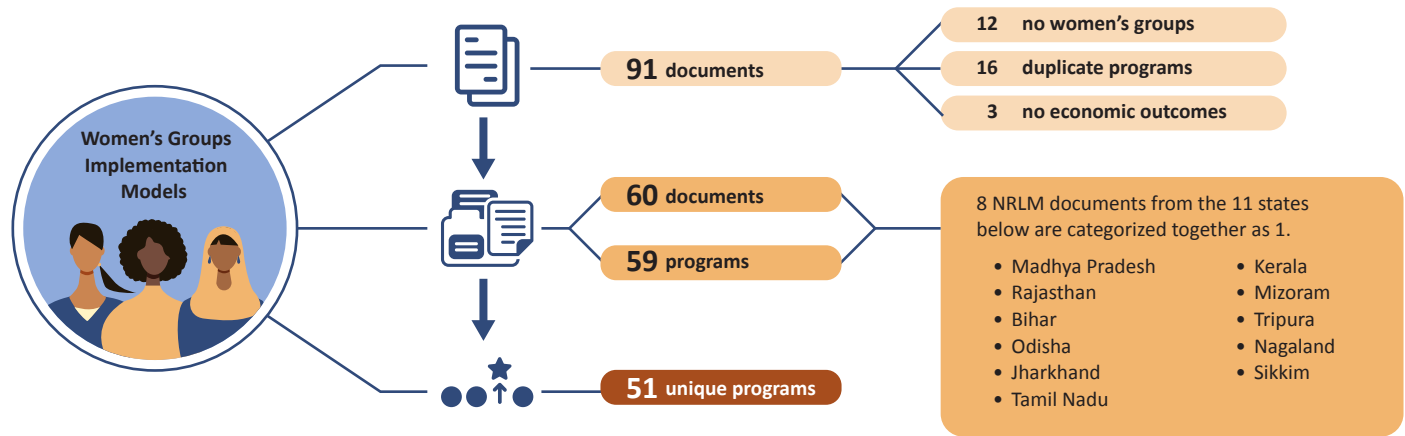
<sup>1</sup> The team analyzed operational manuals, project appraisal documents, community manuals, implementation completion and results reports, and implementation completion reports.

<sup>2</sup> PICO stands for the populations, indicators, comparisons, and outcomes that guide the formulation of questions and search strategies for systematic reviews and other evidence syntheses. PICO criteria help determine which studies or program documents are eligible and which studies or program documents to exclude based on eligibility criteria that link to relevant populations, indicators, comparisons, and outcomes.

<sup>3</sup> Programs that targeted adolescent girls were not included.

<sup>4</sup> Launched in 2011, the NRLM operates in 28 states through State Rural Livelihood Missions (SRLMs), which create and work with women’s SHGs to facilitate institutional and capacity building, financial inclusion, livelihoods promotion, social inclusion, and development (Ministry of Rural Development, 2011).

**Figure 2: Flow chart – screening and inclusion of program documents**



This figure considers the NRLM as one program, which results in the smaller number of unique programs. Some programs linked to multiple documents with different documents describing different program phases. For this reason, there is no 1:1 correspondence between documents and programs.

such as the membership criteria and primary objective of groups (Desai et al., 2020b). Next, axes of variation specific to women's economic groups in South Asia, such as the extent to which group structures drove the program or the level of federation, were identified. Federations were particularly relevant in India where the NRLM created a federation of community institutions, under which SHGs were linked to Village Organizations, which, in turn, were linked to Cluster-Level Federations.

A review of impact evaluations helped with understanding whether and how interventions led to intended outcomes and also informed the development of a theory of change. A search was conducted for impact evaluations and systematic reviews that could be linked to women's group programs included in this review and that could provide information on the influence of different characteristics of groups on various outcome measures. This evidence was combined with additional impact evaluations found using references from various systematic reviews and meta-analyses. Next, findings from the impact evaluations were used to test and refine the typology and identify areas that should be examined further, such as facilitator characteristics. The conceptual framework was developed by synthesizing the impact evaluation findings with previous theories of change and the updated typology. The results were linked to assess whether all program components were included in theories of change and to identify gaps as well as implementation characteristics that required further analysis.

## DESCRIPTIVE FINDINGS

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

**Geography:** The largest number of programs were in India (n=17), followed by Bangladesh (n=9) and Afghanistan (n=7). Thirty-six of 51 programs were implemented only in rural areas, and three programs were implemented only in urban areas. The remaining seven programs included both rural, urban and/or peri-urban settings. Five programs did not specify the geographic location in the program documentation.

**Funders:** Government-implemented programs were primarily funded by governments, the World Bank, and the Asian Development Bank. Private donors (such as the Ford Foundation and the Aga Khan Foundation) primarily supported non-governmental organization (NGO) and international NGO (INGO) programs, along with bilateral donors and the United Nations Development Program.

**Implementing Organization:** Over 50 percent of the programs included were implemented by governments, while the remainder were implemented by domestic organizations (e.g., Self Employed Women's Association [SEWA]) or INGOs (e.g., BRAC, Cooperative for Assistance and Relief Everywhere [CARE], and Save the Children).

**Group purpose:** Almost all groups working toward women's economic empowerment in South Asia were formed with the primary objective<sup>5</sup> to improve women's livelihoods (n=36) or

<sup>5</sup> The primary organizing purpose of a group defines why a group was initially formed. Groups typically engage in several activities, but this study distinguishes between activities and how/why members were organized into a group.

**Table 1: Primary and Secondary Objectives of Groups**

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

Source: Authors’ calculations

improve access to savings and credit (n=14). This study did not find any groups formed primarily for social action with additional (secondary) economic objectives (see Table 1).

**Membership:** Twenty-three groups reported “closed” group membership—meetings and key activities were restricted to group members.<sup>6</sup> These groups were almost all government-led programs. Sixteen programs were “open”, primarily those implemented by NGO/INGOs, and focused on livelihoods training or secondary objectives linked to the environment or social action. Notably, 24 programs included groups with only women, 24 programs were mixed gender, and three programs did not specify whether they only had women members or a majority of women members.

**Governance:** Twenty-two 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 17 programs did not clearly describe norms.

**Costs:** Thirty-nine groups reported information about costs, but this information was generally reported inconsistently with some documents reporting estimates of the return on investment of programs. 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 and most estimates did not specifically focus on the women’s group component of the project.

## TYPOLGY OF ECONOMIC WOMEN’S GROUPS IN SOUTH ASIA

Programs varied along three axes:

- Membership
- Primary Organizing Purpose
- Group Approach

Box 1 summarizes these axes, while Figure 3 presents the typology of women’s groups that was developed based on the three axes.

### BOX 1: THREE AXES ALONG WHICH PROGRAMS VARIED



**Membership Criteria:** a) Open participation in activities independent of membership or closed participation in activities for members only b) Women/Mixed gender/Special population groups.



**Primary Organizing purpose:** Groups typically engage in several activities, but are defined based on how and why members were organized into a group: a) Livelihoods b) Savings and Credit c) Poverty Alleviation d) Social Action.



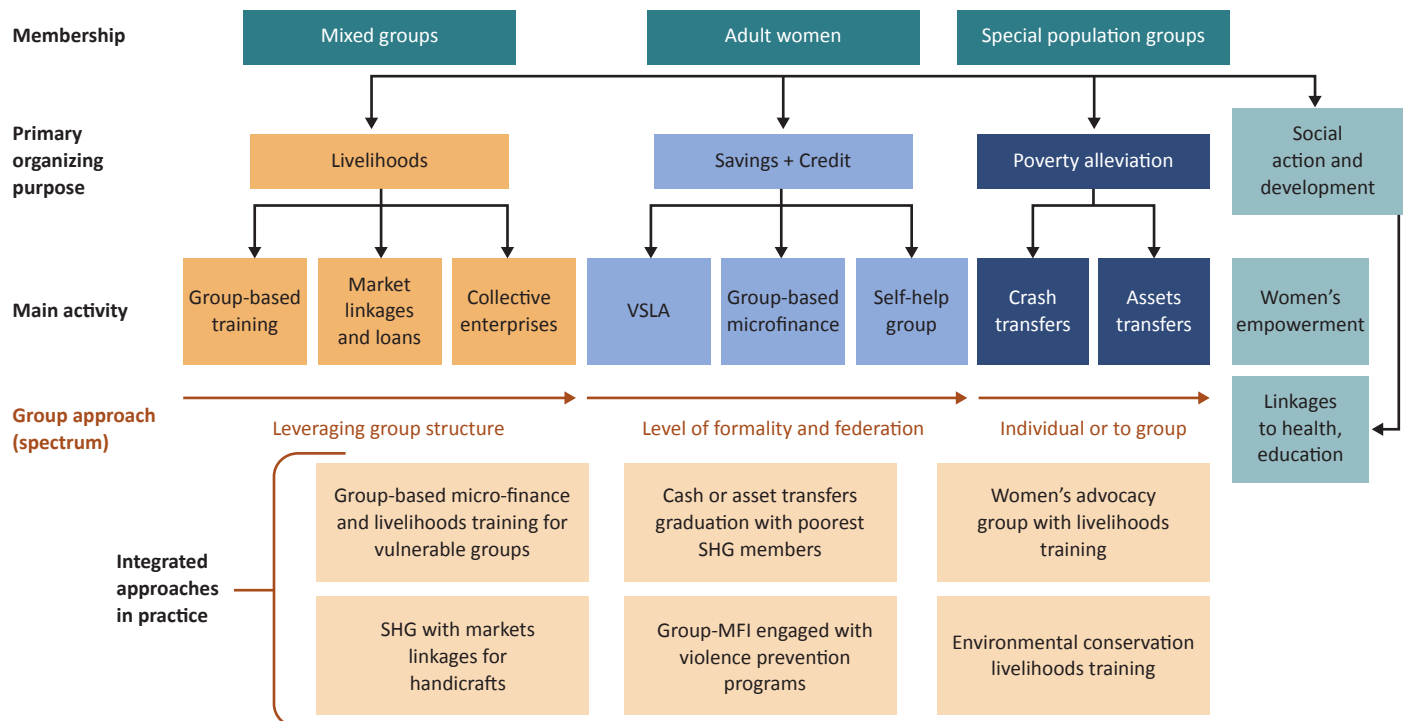
**Group Approach:** Programs vary considerably in how they “use” the group structure, which is consistent with existing typologies (Gram et al., 2020): a) Group as logistical convenience, b) Group as agent/conduit, and c) Group as a collective.<sup>7</sup> Few programs invested in building group capacity beyond the primary organizing purpose. Variations exist in the extent that livelihoods groups leverage group structure; the level of formality and federation of savings and credit groups; and whether poverty alleviation strategies were directed at the individual or group.

Groups focused on trainings with more informal structures tended to be open to anyone to attend or participate in, whereas more formalized groups with an emphasis on financial services (savings and credit) operated with closed membership once women joined. Savings and credit groups were usually exclusively comprised of

<sup>6</sup> Often, program documents did not list eligibility criteria for becoming members of groups. In most cases, documents that did mention eligibility criteria, reported the use of poverty indicators. In the case of BRAC’s PROPEL, for instance, eligible members were identified through Participatory Wealth Ranking (PWR).

<sup>7</sup> As Gram et al. (2020) frame it, interventions using groups can vary on two dimensions: style and scope. A “classroom” style setting that aims to build individual capacity uses the group as a logistic platform to bring together individuals. Interventions that facilitate access to services at the group level or provide access to market linkages as a group—working with groups and their structure, but do not actively or primarily build collective strength, are categorized as a “conduit” that focuses on group members. Groups as “collectives” require intentional investment in building group dynamics and engaging in collective action beyond the benefit of group members alone, working towards community development more broadly.

**Figure 3: Typology of groups working toward 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

women, while livelihoods programs, especially those outside of India, commonly included both women and men. Most groups focused on livelihoods, savings and credit, or poverty alleviation as their primary organizing purpose. 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. Groups focused on savings and credit included Village Savings and Loans associations models 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 followed a pre-defined structure and meeting norms, as supported by NRLM in India and NGOs across South Asia. Other groups included cash or asset transfers (for example through graduation programs) to individual members, such as the PROPEL<sup>8</sup> graduation approach adopted by BRAC.

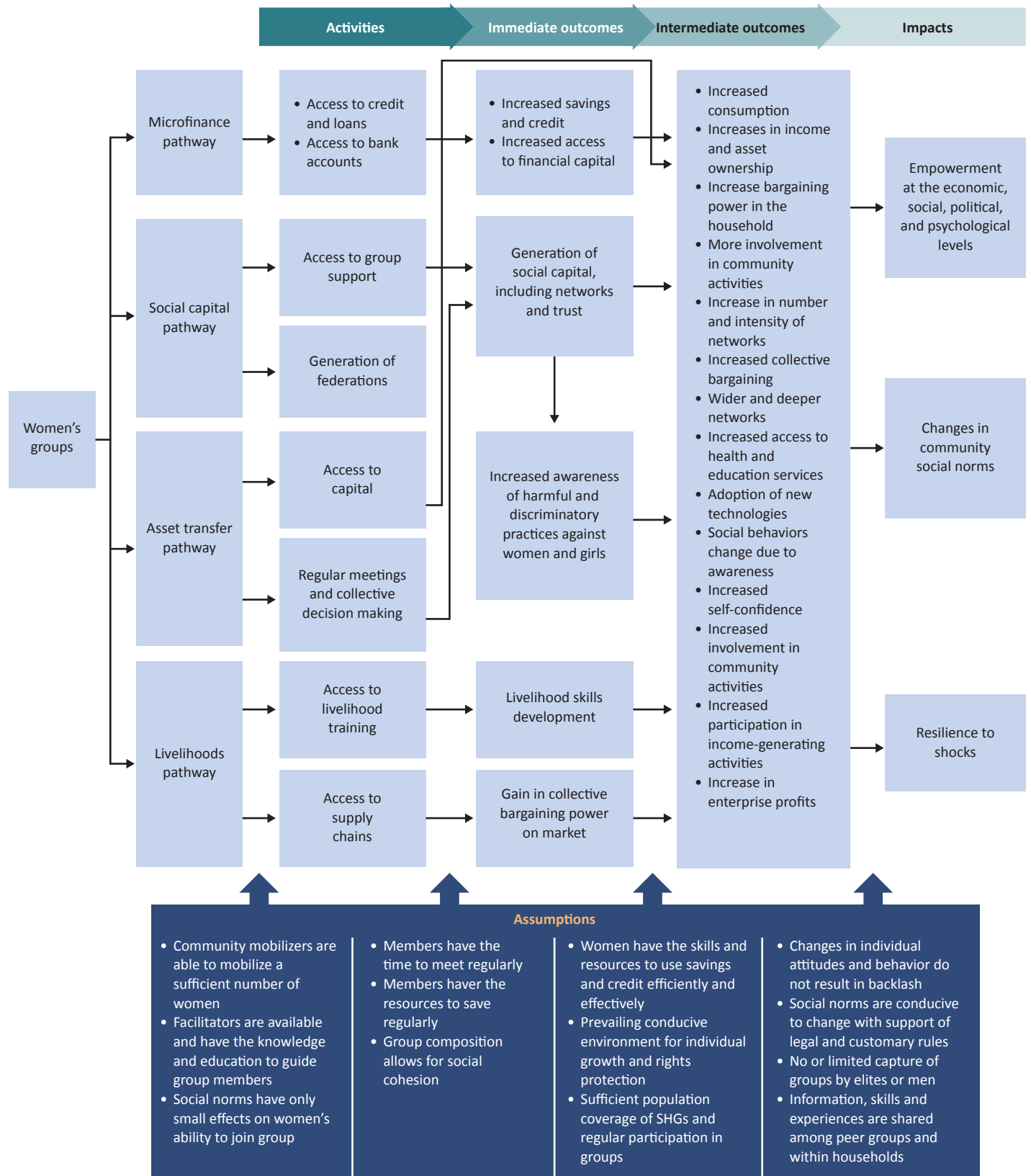
### THEORY OF CHANGE FOR ECONOMIC WOMEN'S GROUPS IN SOUTH ASIA

The impact evaluations that could be linked to the program documents provided mixed but promising evidence that suggested that women's groups with economic objectives could improve economic outcomes and women's empowerment. This is broadly consistent with various systematic reviews which provide similarly mixed evidence (e.g., Brody et al., 2017; Javed et al., 2022). Evidence for positive effects on savings and credit is stronger than evidence for positive effects on consumption, income, and asset ownership. The current evidence base, however, has limited documentation or analysis of how the membership characteristics of groups and the approach to groups drive the impacts of women's group programs.

Even evaluations that examined specific features of implementation models only focused on two features specific to self-help groups in India: federations and scaling. Evidence indicated that federated structures may influence

<sup>8</sup> PROPEL's components, from which the acronym is derived, are 1) Program planning 2) Ramping up program design 3) On the ground implementation 4) Planning for graduation 5) Evaluation of outcomes 6) Learning and innovating for scale

Figure 4: Updated theory of change of economic women's groups



**Figure 5: ECWG checklist to improve reporting on women’s groups**

Purpose	Governance/functioning	Group membership	Meeting norms	Facilitators
<ul style="list-style-type: none"> <li>• Primary objective</li> <li>• Secondary activities</li> <li>• Primary target population</li> <li>• Group initiators</li> <li>• Formation process</li> <li>• Years of operation</li> </ul>	<ul style="list-style-type: none"> <li>• Group registration</li> <li>• Formal leadership</li> <li>• Federated</li> </ul>	<ul style="list-style-type: none"> <li>• Number of members</li> <li>• Open/closed group</li> <li>• Eligibility criteria</li> <li>• Age</li> <li>• Gender</li> <li>• Specific population group</li> <li>• Requirements for retention</li> <li>• Other eligibility</li> </ul>	<ul style="list-style-type: none"> <li>• Frequency</li> <li>• Length</li> <li>• Place of meeting</li> <li>• Primary meeting activity</li> </ul>	<ul style="list-style-type: none"> <li>• Who</li> <li>• Gender</li> <li>• Educational criteria</li> <li>• Paid</li> <li>• Must be from local community</li> <li>• Trained by</li> <li>• Facilitator to group ratio</li> </ul>

the impact and costs of SHG programs (Kochar et al., 2020; Siwach et al., 2022). However, the implementation of SHG programs at scale generally leads to smaller benefits in comparison to pilots (Hoffmann et al., 2021). The scale-up of SHG programs may nonetheless generate economies of scale because of reductions in average costs of program implementation (Siwach et al., 2022).

A theory of change was developed based on the types of groups implemented in South Asia and pathways toward nutrition outcomes (Kumar et al., 2018). The theory of change encompasses four program approaches: 1) microfinance 2) livelihoods 3) graduation programs with asset or cash transfers that include savings groups (summarized as asset transfer in the theory of change) and 4) building social capital. The theory is organized around three different organizing purposes identified in the typology; the social capital pathway applies to all the women’s group types, regardless of the organizing purpose. Figure 4 depicts the theory of change.

## IMPLICATIONS FOR POLICY, PRACTICE AND RESEARCH

Women’s groups programs in South Asia vary widely, even when addressing similar economic objectives. Interventions vary by: (1) membership, (2) primary organizing purpose, and (3) group approach. Unfortunately, key program characteristics remain under-documented, with sparse information on characteristics related to group functioning and activities. Moreover, few impact evaluations document models in detail or examine whether and how implementation characteristics influence impact.

This brief highlights two key implications to support the use of evidence in programming and to strengthen practical knowledge about groups:

- 1. Consider variation in group type.** This is key to any analysis of evidence or investment in women’s groups. Stakeholders interested in improving economic outcomes with women’s groups in South Asia should carefully consider who is in the group (membership criteria); what they do and how they work with group structures. Policy makers and practitioners have not widely considered the importance of how women’s groups work with group structures in particular; for example, groups do not automatically have social capital—it requires investment in group structures or engagement with the community. Considering this mechanism and how it interacts with collective action and the strength of the group is critical when examining which women’s group implementation models may have the largest effects on women’s economic empowerment. Key features of groups should align with intended objectives of women’s group programming and guide prioritization of activities and expectations.
- 2. Prioritize describing groups in intervention descriptions.** Moving forward, implementers, researchers and donors should ensure that a description of the group is included in the intervention and unpack the effect of specific design choices on economic outcomes and women’s agency. The ECWG developed a checklist (Figure 5) specific to groups to support documentation (Desai et al., 2020b). Such descriptions will go a long way toward strengthening our understanding of what works and, to some extent, how women’s groups can improve economic outcomes in South Asia.

## GLOSSARY

Term	Definition
Collective enterprises	Worker owned enterprises, such as co-operatives
Self-help group	Group of women that start with an initial period of collective savings in the name of the group to facilitate intragroup lending (Brody et al., 2017)
VSLA	Village Savings and Loan Associations or a group of 15–25 people (most often women) who save together and take small, low-interest loans from those savings (CARE, n.d.)
Asset transfer	Provision of capital in the form of in-kind assets (e.g., cows) or cash
Vulnerable groups	Groups that are at higher risk for a negative outcome
Special population	Sub-groups that are intentionally targeted such as refugees, landless farmers, or young women
Group MFI	Group-based microfinance institutions

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