



Role of Self-Help Groups (SHGs) in Women Empowerment: A PRISMA-based Systematic Review

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Abstract: This study presents a PRISMA-based systematic review to explore the role of Self-Help Groups (SHGs) in promoting women's empowerment on the count of four dimensions, viz., Economic, Social, Political, and Psychological. SHGs are small groups consisting of members from similar socioeconomic backgrounds and have evolved into vital instruments for poverty reduction and capacity building among rural women.

The review synthesizes findings from 60 empirical studies indexed in the Scopus database to identify the multidimensional impact of SHGs on empowerment outcomes. The results reveal that SHG participation enhances financial independence, savings habits, and entrepreneurial skills, contributing to women's economic empowerment. Socially, SHGs foster solidarity, self-confidence, and collective action that challenge patriarchal norms and strengthen community engagement. Political Empowerment arises through increased awareness, leadership, and participation in decision-making and governance processes. Furthermore, Psychological Empowerment manifests through heightened self-esteem, autonomy, and internal agency. The study also takes into account the interdependence among empowerment dimensions, emphasizing that sustainable empowerment is achieved when Economic, Social, Political, and psychological factors reinforce one another.

Keywords: Self-Help Groups, Women Empowerment, Economic Empowerment, Social Empowerment, Political Empowerment, Psychological Empowerment.

Keyword: Self-Help Groups (SHGs), Women's Empowerment, Multidimensional Empowerment, Economic and Social Empowerment, Political Participation and Leadership

Introduction: The term 'empowerment' denotes the process of increasing the assets and capabilities of individuals or groups to make purposive choices and to transform those into desired actions and outcomes [1]. Empowerment is a process of awareness, development, and capacity building leading to greater participation and decision-making power and transformative action.

The Empowerment of Women involves making them aware of their potential and encouraging them to work towards a dignified and satisfying life through confidence and competence development. This Empowerment process is an essential component of the development of a sustainable and modern society [2]. Having said that, Empowerment cannot be reduced to a single aspect of process or outcome. Women's empowerment embraces all the spheres of life that have a direct or indirect impact on Women. Moreover, empowerment perceived by outsiders might not necessarily be what is most valued by women themselves [4]. The progress of a nation is inevitably related to the economic and social status of women. It is a well-known fact that women are more responsible for managing and administering the household chores, ranging from child care to other household activities. Although the present world has taken much more attention in achieving the equity of power between men and women, women in the developing world are still in a more disadvantaged position. The formation of Women SHGs can bring about fortunate changes and improve their living conditions. Self-Help Groups (SHGs) provide women a platform to join together for the purpose of solving their common problems. [35]. Women SHGs have evolved as a dominant mechanism to eradicate poverty and to empower women, especially rural women.[12]. SHGs have already traversed a quarter century of unabated journey towards empowering the rural poor in general and rural women in particular, a very effective instrument, which encouraged, motivated and empowered the poor rural women in such a way that they were able to overcome all the oppressive social barriers which came in their way of liberty which they deserved as being the citizen and the better half of the society [12]. The concept of SHG today has gained widespread popularity because it enables individuals to collectively address shared challenges and create opportunities for socio-economic progress. By fostering self-reliance and encouraging mutual assistance, SHGs contribute to the empowerment of women and communities, enabling them to actively participate in decision-making processes and improve their overall standing within families and communities.[23]. SHG provides a scope for needy women to come together voluntarily and participate in development and income-generating activities, thereby ensuring economic independence. It brings group perception among women, inviting a sense of belongingness and self-confidence. As a result, what she cannot accomplish as an individual, but can achieve as a member of the group with sufficient understanding of her Psychological, Social, Economic, and Political rights, role, functions, and responsibilities as a dignified member of society [5] When women joined as members of SHGs, their public participation, perspective towards social works and belongingness, self-esteem and self-respect, etc., will not only increase but also enlarge their democratic, Economic, Social, Psychological and Political sphere of life. Women Empowerment through SHGs can be in the form of Economic Empowerment, Social Empowerment, Political Empowerment and Psychological Empowerment. Economic Empowerment refers to women's ability to access resources and participate in the economic decision-making process [9]. The status of women is connected with their economic position, which depends on their participation in economic activities such as the ability to access credit, their role in decision-making in financial matters, etc. [3]. It is to be noted that when women are economically powerful, their confidence grows, and they can face any situation without fear; they can assert their rights and make their own decisions, empowering them socially, culturally, and politically. Economic empowerment of women is a technique for achieving gender equality and female empowerment

Social Empowerment focuses on building social capacity, social status and opportunities for individuals, classes and communities who do not have access to these vital elements of social life. [8] Social Empowerment of rural women is a cornerstone for achieving inclusive and sustainable development.

Political Empowerment is about empowering the people with political resources and enabling them to participate actively in the formation and sharing of power. This increases the potential of the population to effectively control or influence the state's decision-making process.[8].

Psychological Empowerment refers to women's ability to make choices and act upon them [51]. Psychologically empowered women believe in their ability to control their environment, feelings and actions to attain their desired results.

The present study aims to examine the multidimensional role of Self-Help Groups (SHGs) in fostering Economic, Social, Political, and Psychological Empowerment of Women. It aims to understand how SHG participation influences women's decision-making abilities, access to financial resources, social mobility, and self-confidence. The specific research questions that will guide this study are as follows:

- 1 What is the role of SHGs in the Economic Empowerment of Women?
- 2 How do SHGs contribute to the Social Empowerment of Women?
- 3 What role do SHGs play in the Political Empowerment of Women?
- 4 What is the role of SHGs in the Psychological Empowerment of Women?

2 Research Methodology

The research method followed PRISMA guidelines to produce a systematic review. PRISMA provides a standard methodology that contributes to the quality assurance of the revision and replication process. A systematic review was developed by explaining the article selection criteria, search strategy, data extraction, and data analysis procedures. In general, the PRISMA method is divided into several steps as follows:

1. Determine the source of information.
2. Study selection.
3. Data collection process.
4. Determine eligibility criteria.
5. Selection of data items.

2.1 Research and Study Selection:

Information searches were carried out on online databases with large academic study repositories, namely Elsevier (SCOPUS). Articles that could not be fully accessed were also excluded from this study.

Studies were selected through three steps, namely:

1. Enter the search keyword based on the research question to find the Role of SHGs on Women Empowerment. The search keywords entered are "SELF-HELP-GROUP" and "Women Empowerment"
2. Explore and select the title, abstract, and keywords based on eligibility criteria.
3. All papers not eliminated in the previous selection will be explored and selected by thoroughly reading the entire article based on the eligibility criteria.

2.2. Data collection and eligibility criteria:

The data collection process was carried out manually by extracting data based on thematic analysis, such as article type, journal name, year of publication, topic, title, research methodology, and the relationship between SHGs and Women Empowerment. The inclusion criteria (IC) that guide the preparation of this systematic literature review are explained as follows:

- a. IC1: All original and peer-reviewed literature written in English.
- b. IC2: Research work that aims to determine the role of SHGs in the process of Women Empowerment.
- c. IC3: Research work using both qualitative and quantitative methods.

For IC1, only studies written in English were selected because English is the language commonly used by researchers. For IC2, effort has been made to include studies done on how self-help groups empower women Socially, Economically, Psychologically and Politically. As per the inclusion criteria, 3 attempts have been made to cover both qualitative and quantitative research works.

2.3 Data items

Data items extracted from each article are summarized into the following categories: year of publication, researcher, research method, research variables, and research results on the SHGs and women empowerment. The steps for the systematic literature review process are presented in full in Fig. 1 below. The initial sample was 589 scientific articles based on previously determined keywords. Next, articles were selected based on title, abstract, and keywords, so 160 relevant empirical studies were found. Of the 160 empirical studies, 60 were identified as appropriate and finally selected after thoroughly reviewing their entire content based on criteria 2 and 3. Thus, the total number of empirical research articles used in this systematic literature review is 60.

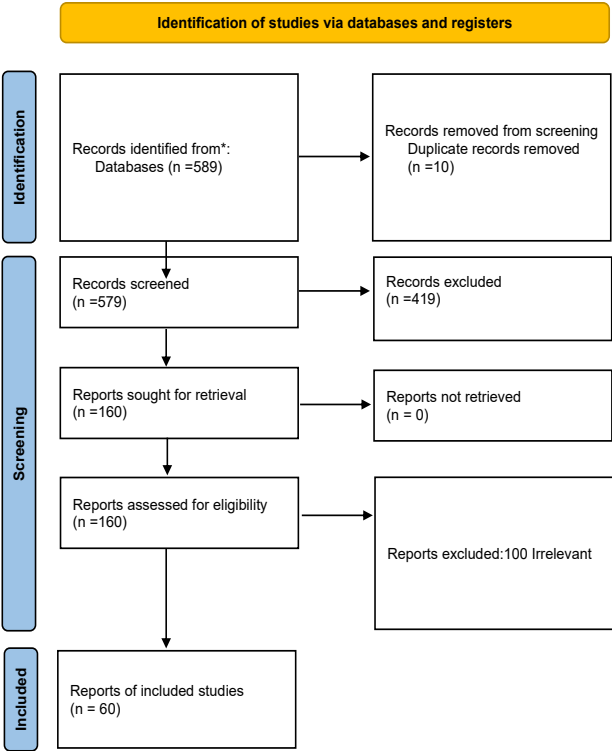


Fig. 1: Reporting Items for Systematic Reviews (Adoption of PRISMA) Source: Researcher Process (2025)

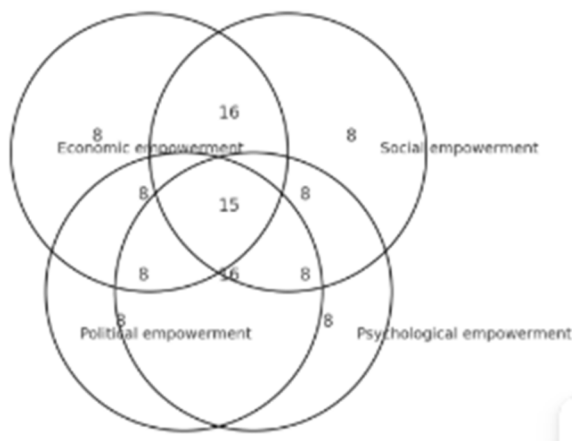


Fig. 2 Venn Diagram showing the focus area(s) of the selected research works.

From the Venn diagram, it can be observed that although researchers have studied each empowerment type individually, greater attention can be seen in examining their interrelationships. This suggests that true empowerment is best understood as a multidimensional and interconnected process. When observed individually, each dimension has received a frequency of 8, indicating that a roughly equal number of studies have focused on each empowerment aspect. The Economic and Social Empowerment intersection (15) shows the highest research concentration, highlighting strong academic interest in the connection between financial independence and social status. The Economic, Social, and Political Empowerment intersection (14) also reflects significant attention toward their combined influence on women’s overall development. The central overlap (10) represents studies that integrated all four dimensions, demonstrating an effort to approach Women’s Empowerment holistically.

3. Discussion

3.1 RQ 1. What is the role of SHGs in the Economic Empowerment of Women?

The key constructs of Economic Empowerment that have been commonly measured in health studies include financial decision-making power, access to money, financial independence (or dependence on others financially), and financial literacy and inclusion. Although ‘Women’s Empowerment’ is a new phrase in economic development yet there are many researchers and scholars who have proved that an increase in women's empowerment has a drastic change on economic development. [6]. The SHG program serves as a common platform for economic growth. Self-Help Groups (SHGs) are programs

designed to empower women and reduce poverty. SHG gives women economic empowerment as well as self-worth, confidence, power and potential. SHG is an effective instrument for enhancing rural residents' quality of life. They contribute to economic development by fostering entrepreneurship, enhancing financial inclusion, and generating employment at the grassroots level. A significant number of SHGs involve women, leading to their economic empowerment.[10]. It has been found that SHGs significantly contribute to women's economic empowerment in several ways - increased household income, improved savings, improved access to microfinance and credit facilities, and improved family financial decision-making authority are the main results. Women SHG members are financially independent, thanks to SHGs' facilitation of income-generating pursuits like self-employment, entrepreneurship, and skill-based jobs. SHGs also improve women's ability to manage loans, keep household expenses under control, and create sustainable livelihoods, according to studies. Self-Help Groups (SHGs) are a means of reducing poverty as well as a means of enhancing women's negotiating power in their families and communities. Table 1 enumerates the indicators of Economic Empowerment identified from the review

Table 1: Indicators of Economic Empowerment.

Factors	Indicators	Reference
Economic Empowerment	Financial support, Financial resources, income-generating activities, increased income and savings, self-employment and decision-making power, Earning potential and access to micro-finance, Financial access, change in household spending, Laon management capacity, Control over the use of income and control over resources services, Access productivity and saving, Skill based income generation, Power over household assets, Access to loans ability to save and repay poverty alleviation, employment opportunity, economic opportunity, creating jobs, overall socio-economically empowerment.	Upadhyaya, A., Kolås, Å., & Connolly, E. (Eds.). (2024), Sarma, A. (2013), Kumar, D. (2017), Bonin, S., Rashed, T., Nair, R., Chaudhary, S., Bhanu, V. R., Natarajan, A., & Bhavani, R. (2024), Tripathy, S. N. (2004), Panda, D. K. (2009), Jana, S., & Midya, D. K. (2024), Nayak, P., & Mahanta, B. (2009),

		Jayasankar et al., 2022, Thangamayan et al.,2019, Patel et al., 2020, Colaco et al., 2019, Kumari et al., 2019, Aggarwal et al., 2020, Kapoor, 2019, Agarwal et al., 2019, Arunkumar et al., 2016, Vinodhini et al., 2016, Sheena et al., 2017, Mathur et al., 2017,Atteraya et al., 2016, R. Amudha, Kripa and Surendranathan (2008), Suchintha B. (2006), Venkatesh J.et. al (2010), Singh P. et al (2013), Sud N. (2013), Agarwal V. (2011),
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3.2 RQ 2 How do SHGs contribute to the Social Empowerment of Women?

Enhancing social ability, position, and opportunity is a key component of Social Empowerment, which transforms limiting, old sociocultural norms. The creation of social capital, trust, solidarity, and unity is among the core signs that highlight the strength of the group. Results include improved safety measures, as shown by the "Reduced incidence of violence against women," active advocacy through group efforts, and increased freedoms like "Freedom of movement and mobility" and "relief from social customs, traditional and prejudiced" practices. SHGs' participation in larger community governance is further supported by the literature. This implies that SHGs serve as significant social reform and protection agents. They provide a platform for women to come together, voice their concerns, and collectively address gender-based issues. SHGs often undertake activities to improve women's health, education, and overall well-being, thus enhancing their social status and decision-making power. [12]. Social emancipation aims at social change from a hierarchical society to a democratic society in which the equal rights of all individuals are recognized. It is about transforming the existing social structure by providing better education, a health system, employment opportunities, social security measures, and so on, to people deprived of these benefits [8] The role of SHGs in fostering social cohesion, leadership, and collective building supportive networks, SHGs help women break free from isolation and marginalization, fostering a sense of community and mutual support [41]. This collective strength enables women to address social issues such as gender violence, discrimination, and access to essential services, driving significant social reforms. Participation in SHGs fosters personal growth by boosting self-esteem, developing leadership skills, and promoting active engagement in collective actions for social change.[12]. The social norms and practices that are prevalent in society have an impact on social empowerment. Table 2 enumerates the indicators of Social Empowerment identified from the extant literature.

Table 2: Indicators of Social Empowerment.

Factors	Indicators	Reference
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Social Em- power- ment	Addressing social issues, fostering social and cultural bonds, struggles against the appropriation of village commons, collec- tive actions, assertive communication, so- cio-cultural bonds, Trust unity, solidarity, patriarchal norms, social capital, social support, community-based health and nu- trition intervention, Freedom of movement and mobility, relief from social customs, traditional and prejudiced, physical mobil- ity, social networking caste and ethnicity, alleviating rural poverty, reduced inci- dence of violence against women.	Upadhyaya, A., Kolàs, Å., & Con- nolly, E. (Eds.). (2024), Sarma, A. (2013),(Kumar, D. (2017), Bonin, S., Rashed, T., Nair, R., Chaudhary, S., Bhanu, V. R., Na- tarajan, A., & Bhavani, R. (2024), Jana, 2024, Malhotra, 2024 Pradhan et al., 2023, Nichols et al., 2022, Fagan, 2021, Gupta et al., 2020 Jayasankar et al., 2022, Patel et al., 2020 ,Colaco et al., 2019 Kapoor, 2013; Arunkumar et al., 2016; Vinodhini et al., 2016 Sheena et al., 2017, Mathur et al., 2017 Kripa and Suren- dranathan (2008), Suchintha B.(2006), Venkatesh J.et. al (2010), Singh P. et al (2013), Sud N. (2013), Agarwal V. (2011),
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3.3 RQ3. What role do SHGs play in the Political Empowerment of Women?

Empowering people to actively engage in the distribution and production of power in order to impact decision-making processes is the main goal of Political Empowerment. Measurable results like "Political voice and representation," "participation in national and local politics," and the capacity to "Organize and mobilize the community" are achieved through the mobilization of collective agency facilitated by SHGs. One of the exhibited "Capacity to analyze sociopolitical issues" is a key metric. This implies that SHGs provide forums for fostering critical thinking and political literacy. Understanding power structures is essential for effective political participation. SHG discussions turn personal grievances into systemic political analyses, guaranteeing that members' involvement is calculated and able to bring about structural change that goes beyond token representation. Table 3 enumerates the indicators of Political Empowerment identified from the review

Table 3: Indicators of Political Empowerment

Fac-tors	Indicators	Reference
Po-liti-cal	Political voice and representa-tion, participation in national and local politics, collective agency, decision making, capac-ity to analyse sociopolitical is-sues, organise and mobilise the community, having property rights, legal abolition and dis-crimination.	Upadhyaya, A., Kolås, Å., & Connolly, E. (Eds.). (2024), Ghosh, S, al (2024), Dulhunty, A. (2024), Malhotra, S. (2024), Fagan, P. (2021), Gupta, S. (2021), Jayasankar, P. (2022), Thanga-mayan, S. (2019), Patel, S., & Jha, A. N. (2020), Colaco, F. X., & N., G. (2019), Ag-garwal, S., Kumar, P., & Garg, V. (2020)., Venkatesh J.et. al (2010), Singh P. et al (2013),Sud N. (2013), Agarwal V. (2011),

3.4 RQ4. What is the role of SHGs in the Psychological Empowerment of Women?

A woman's internal capacity for agency, her ability to make decisions and follow through on them, is the main focus of Psychological Empowerment. One "Self-determination," "self-esteem," "self-confidence," "agency and ownership," "autonomy," "self-reliance," and "inner voice" are important markers. Women who are psychologically empowered have a sense of control over their surroundings and behavior to accomplish their goals. This discovery is significant because it resolves a basic flaw in earlier theories of empowerment by establishing psychological capacity, or internal strength, as the essential mediating factor that enables women to take advantage of outside possibilities in the social, political, and economic domains. An external opportunity, like a micro-loan, may not result in long-term beneficial effects if internal confidence and autonomy are lacking. Table 4 enumerates the indicators of Psychological Empowerment identified from the review.

Table 4: Indicators of Psychological Empowerment

Fac-tors	Indicators	Reference
Psy-cho-logi-cal Fac-tor	Self-determination, self-es-teem, self-confidence, agency and ownership, confidence building, self-sufficiency, per-sonal growth, autonomy, self-reliance, ability to take gender biased roles, tackling obstacles, strength and capacity and inner voice	Upadhyaya, A., Kolås, Å., & Connolly, E. (Eds.). (2024), Sarma, A. (2013), (Kumar, D. (2017), Bonin, S., Rashed, T., Nair, R., Chaudhary, S., Bhanu, V. R., Natarajan, A., & Bhavani, R. (2024), Dulhunty, A. (2024), Malhotra, S. (2024), Fagan, P. (2021), Colaco, F. X., & N., G. (2019), Aggarwal, S., Kumar, P., & Garg, V. (2020)., Sheena et al., 2017 Mathur et al., 2017 Kripa and Surendranathan (2008

3.5 Interdependent relationship of the Empowerment dimensions

The integrated model provides crucial information for policy design. Since the factors are multifaceted and interconnected, policy interventions should adopt a comprehensive and coordinated approach that simultaneously addresses economic, social, political, and psychological aspects of women's empowerment. This holistic strategy can ensure more sustainable and inclusive outcomes, fostering genuine empowerment across multiple dimensions. Table 5 below shows an overview of how an individual empowerment dimension can have a reinforcing effect on other Empowerment dimensions.

Table 5 Delineates an overview of how an individual empowerment dimension can have a reinforcing effect on other Empowerment dimensions.

Factors	Causal Input (Mechanism)	Intermediate Outcome (Psychological Catalyst)	Reinforcing Effect on Other Dimensions	Holistic Impact
Economic	Access to Micro-credit, Income Generation	Increased Self-Reliance, Autonomy	Social: Allows increased physical mobility and access to social networks. Political: Provides resources for participation.	Shifts dependency to self-sufficiency.
Social	Fostering Solidarity, Collective Action	Assertive Communication, Confidence Building	Economic: Group guarantee improves loan repayment rates and access to larger credit. Legal: Provides a collective mechanism for reporting	Transforms isolated individuals into

			violence.	collective social agents.
Psychological	Group Support, Shared Successes	Increased Agency, Self-Determination	Economic: Enables risk-taking in entrepreneurship and claiming control over income. Political: Provides the voice needed for representation.	Converts external opportunities into internal capacity for action.
Political	Civic Training, Local Representation	Capacity to Analyse Issues	Economic: Influences market access and infrastructure policy supporting businesses. Social: Secures property rights and formalises protection against discrimination.	Formalises and protects gains, ensuring sustainability.

4. Findings and Discussion:

Self-Help Groups (SHGs) have been emphasized in many studies as a means of empowering women. SHGs empower women economically through entrepreneurship, income production, financial decision-making, and loan availability, which has a complex effect. Socially, SHGs enable women to oppose patriarchal norms and address collective issues by encouraging solidarity, self-confidence, and collective action. Regarding politics, SHGs advocate for women's participation in decision-making, representation in local government, and awareness of their legal rights. Through strengthening their resilience, autonomy, and sense of self, SHGs give women the psychological tools they need to exercise their agency in social and personal contexts. The review highlights that empowerment is a complex process with interconnected political, social, psychological, and economic elements that reinforce one another. Thus, Self-Help Groups (SHGs) are a way to encourage women to take an active role in social and economic growth. The significant overlap amongst indicators demonstrates that empowerment is a cohesive process in which social, political, psychological, and economic elements all work in concert to sustain and profoundly transform achievements. As a result, SHGs are a tried-and-true integrated intervention approach that may encourage active engagement in all facets of social and economic development.

5. Conclusion:

The systematic review establishes the premise that Self-Help Groups (SHGs) are a powerful and integrated intervention for fostering women's empowerment. SHGs play a multifaceted and reinforcing role across four critical dimensions:

Economic Empowerment: SHGs significantly contribute to economic stability by facilitating entrepreneurship, enhancing income generation, improving access to microfinance and credit, and increasing women's authority in financial decision-making.

Social Empowerment: They act as agents of social reform by encouraging solidarity, collective action, and self-confidence, enabling women to challenge patriarchal norms and address community issues like gender violence and discrimination.

Political Empowerment: SHGs promote civic engagement, increasing women's political voice, participation in local governance, and awareness of their legal rights and the capacity to mobilize the community.

Psychological Empowerment: Crucially, SHGs provide the internal strength—through increased self-determination, autonomy, resilience, and self-confidence—which is necessary for women to effectively utilize external opportunities and exercise their agency.

The review highlights that women's empowerment is a cohesive and multidimensional process. The four dimensions are interconnected and mutually reinforcing, where gains in one area (e.g., economic independence) catalyze progress in others (e.g., social mobility or political participation). Therefore, SHGs are a tried-and-true method that encourages active participation in both social and economic development, affirming their critical role in achieving holistic and sustainable progress for women.

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