

SYSTEMATIC LITERATURE REVIEW OF EMPOWERMENT PROGRAMS FOR ALLEVIATING RURAL WOMEN'S POVERTY

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Abstract

This research examines the challenges, success factors, and impact of women's empowerment programs in rural Asia through a systematic literature review (SLR) approach using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. After a screening process, we selected 16 articles from the 135 identified. Findings show that women's agency is often limited by patriarchal norms and gender power relations, which hinder their decision-making power and mobility, especially in rural areas. Both tangible and intangible resources, such as financial capital, education, and social networks, play an important role in determining program success, but their distribution is often uneven and influenced by women's level of education and social capital. Capabilities, which are the result of interactions between agency and resources, influence the extent to which women can achieve their goals and improve their quality of life. Successful programs, as identified in the case studies, effectively integrate these three elements to improve women's economic status and social participation. However, the broader socio-cultural context often mediates program impacts, potentially limiting program benefits due to deep gender inequalities. In conclusion, empowering women in rural Asia through self-help groups requires a holistic approach that addresses women's overall economic and social needs to achieve sustainable outcomes and social justice.

Keywords: Agency; Capability; Women's empowerment; Resources

Introduction

1. Background:

Women bear a disproportionate share of the burden of poverty globally due to social and structural barriers (Brody et al., 2015b). According to economist and Nobel laureate Amartya Sen (2001), women around the world have less access to "substantive freedoms" such as education, employment, health care, and democratic freedoms. In many countries, women cannot own land. In South and Southeast Asia, women account for more than 60 percent of the agricultural workforce. However, in India, Nepal, and Thailand, less than 10 percent of women farmers own land (Raney et al., 2011). These facts illustrate what economists call the feminization of poverty. This phrase is intended to reflect the disproportionate share of women's poverty, both in terms of wealth and choices and opportunities (A. Sen, 2001).

Women's empowerment has become a vital component of international development and poverty alleviation efforts. Over the past two decades, the concept has gained significant attention and focus globally (Brody et al., 2015a). Numerous international programs and organizations aim to enhance the economic empowerment of women, particularly those in rural areas. These initiatives provide opportunities for women to achieve greater autonomy and build social capital through collective engagement in paid economic activities (Kabeer & Huq, 2010). One way that governments, development agencies and women's groups at the grassroots level have tried to address these inequalities is through women's economic self-help groups (SHGs) (Brody et al.,

2015b).

These income-generating group programs are founded on the belief that providing women with access to working capital can enhance their ability to "generate choices, exercise bargaining power, and cultivate a sense of self-worth, confidence in achieving desired change, and the right to control their own lives" (Unifem, 2000). Self-help groups (SHGs) for women can help achieve these goals by fostering social capital and promoting women's mobilization (Babu, 2002). Self-help group (SHG) strategies have gained widespread popularity in South and Southeast Asia, especially in India, where these groups are active in diverse areas, from public health campaigns to consumer advocacy (Castiblanco Moreno & Pineda Duque, 2021).

Research on empowerment highlights the critical role women play in social and economic development. However, empowering individuals or small groups can create challenges if families, communities, and broader social structures are unprepared for shifting gender roles. Various factors can shape these outcomes, as empowerment can take place at both individual and collective levels (Kabeer, 2018b). Individual empowerment refers to changes that occur within a person, while collective empowerment involves structural changes in society that reshape relationships and institutions. While participation in an economic self-help group (SHG) may boost an individual's self-confidence, the group's underlying power dynamics and disadvantages may remain unchanged. Consequently, individual empowerment does not necessarily translate into collective empowerment. Factors such as economic conditions, program support, mentorship roles, and issues related to ethnicity, race, class, or caste can influence the extent to which these programs deliver benefits (Brody et al., 2015b).

The aim of this study is to investigate the challenges faced by women's economic self-help groups in Asian countries by analyzing the factors that influence these challenges and assessing their impact. Additionally, the study seeks to identify both the successful and less successful factors in the context of women's empowerment through economic self-help groups. This research will provide a deeper understanding of the dynamics and effectiveness of women's empowerment programs in the Asian region. To achieve this aim, the study will first outline an analytical framework for women's empowerment. Next, it will describe the methods used for document collection and analysis. The results will then be presented, including a bibliometric characterization of academic literature on this topic, standardized effect size estimates from quantitative evaluations, and an analysis of these results in the context of qualitative findings. Finally, the study will discuss the implications of these findings.

1.1 Empowerment of Women and the Metrics Employed for Assessment

The concept of empowerment has a long-standing presence in Social Sciences. Emerging in the 1970s, the term was initially associated with the civil rights movement and was used to describe efforts by society's most marginalized groups, including women, to gain power and improve the conditions of those facing oppression and subordination (Castiblanco Moreno & Pineda Duque, 2021). While there are numerous proposed definitions of women's empowerment, no single definition is universally accepted. However, most definitions describe it as a process through which a woman gains the ability to achieve various goals and take action (Santoso et al., 2019).

In the earliest definition of empowerment, Zimmerman (1990, 1995) argued that empowerment should be understood as "the process by which individuals, organizations, and communities gain mastery over the issues that are relevant to them" (1995, hlm. 581). Women's empowerment, namely giving women the ability to make important decisions about their lives, is considered of high value, so that efforts to improve the position of women globally are considered a top priority (Kabeer, 1999). The second concept in this definition is process, which emphasizes changes from one state, namely gender inequality, to another state, namely gender equality, over time (A.

Malhotra & Schuler, 2005). Much work on women's empowerment highlights women's active involvement in this process and associated psychological changes, such as an increased sense of self-efficacy (Alsop et al., 2006; Cornwall & Anyidoho, 2010; Ibrahim & Alkire, 2007; Kabeer, 1999; A. Malhotra & Schuler, 2005).

For example, women's empowerment is often used interchangeably with terms such as autonomy, status, and agency. These terms are measured in various ways. For instance, women's autonomy might be assessed by evaluating the extent of their participation in household decision-making (Upadhyay & Hindin, 2005) or by determining women's mobility (A. Malhotra et al., 2002). Based on the above description, women's empowerment can be defined as a process through which individuals who previously lacked the capacity to make strategic life decisions acquire that ability. Therefore, empowerment implies a process of change (Kabeer, 1999). To understand the types of indicators for women's empowerment, Kabeer (1999) proposes categorizing these indicators into three dimensions throughout the empowerment process: resources, agency, and achievements.

Resources, also referred to as "prerequisites" (Kabeer, 1999) or "structures of opportunity" (Alsop & Heinsohn, 2005), encompass material, human, and social resources, as well as the institutional environment that enables individuals to make decisions (A. Malhotra et al., 2002). Common indicators of women's empowerment within this dimension include women's education, social capital, and asset ownership. For Kabeer (1999, 2018a), this capacity arises from control over resources, allowing women to develop their independence. However, historical subordination and oppression of women have constrained their freedom of choice and diminished available options. Resources include material, human, and social assets that contribute to enhancing one's ability to make choices. Resources are acquired through various social relationships in different institutional contexts and reflect the rules and norms governing principles of distribution and institutional exchange (Kabeer, 1999).

"Agency/Empowerment" encompasses the capacity to think critically and make independent decisions (Kim et al., 2015; Mosedale, 2005). Typical assessments for this dimension evaluate whether women can make different types of decisions. In this context, empowerment refers to the ability to make strategic choices and control the resources and decisions that impact their lives. It involves a sense of motivation and purpose that is evident in an individual's actions.

Finally, the relationship between resources and agency forms what Sen (2000) refers to as capabilities, which lead to outcomes (operations), such as: "the potential of individuals to lead lives they have reason to value, to achieve ways of 'being and doing' that are valuable" (Kabeer, 1999). Although it may appear that women's empowerment progresses sequentially, in reality, this process occurs through a complex interplay between various aspects (Kabeer, 1999).

Indicators of these three dimensions of empowerment can also be found in various aspects of women's lives. Empowerment in one area does not guarantee empowerment in other areas (Ibrahim & Alkire, 2007; Kabeer, 1999; A. Malhotra & Schuler, 2005; A. K. Sen, 1996), so that empowerment in one area can be more easily achieved than in other areas (A. Malhotra & Schuler, 2005). For example, a woman may not have the power to make decisions about her reproductive health, but may have power at the national legal or political level due to having the right to vote (Ibrahim & Alkire, 2007; Samman & Santos, 2009). In addition, the importance of each area of empowerment is contextual (Ghuman et al., 2006; Richardson, 2018).

Methods

PRISMA

The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) is a set of essential elements for reporting evidence-based systematic reviews and meta-analyses. PRISMA primarily focuses on reporting reviews that assess the effectiveness of interventions, but it can also be used as a framework for reporting systematic reviews in general. Developed as an advancement of the original QUOROM (Quality of Reporting of Meta-Analysis) statement, PRISMA aims to enhance the clarity and transparency of reporting in systematic reviews and meta-analyses. The PRISMA Statement includes a 27-item checklist and a four-phase flow diagram, serving as a valuable tool for improving the reporting quality of systematic reviews and meta-analyses (Arab-Zozani & Hassanipour, 2020; Chaimani & Ravaud, 2019; Chapman et al., 2017; Frank et al., 2018; Liberati et al., 2009).

The systematic review process, following the 2020 PRISMA statement, employs a structured five-step approach to enhance the quality and reliability of research findings. This process includes identifying relevant studies, screening based on inclusion criteria, assessing study quality, extracting data, and synthesizing results. The initial step involves conducting a comprehensive search across various databases to gather pertinent literature. Rigorous screening ensures that only studies meeting predefined criteria are included, which is crucial for maintaining the review's integrity (P. Malhotra, 2024).

To ensure the inclusion of recent and relevant studies, data were extracted from the Scopus database, with a particular emphasis on studies published within the last five years. This timeframe was selected to capture the most current developments and insights in the field. The review focused exclusively on articles, research papers, and review papers written in English to ensure consistency and clarity in the evaluation process. The quality of the review process itself was meticulously assessed using the PRISMA 2020 standard checklist, which offers a structured and standardized approach for evaluating the completeness and transparency of reporting, thereby enhancing the reliability and validity of the review's conclusions.

Formulating Review Questions

As an initial step before starting this research, it is important to formulate research questions that will guide the analysis and investigation. This study aims to examine the challenges faced by women's economic self-help groups in Asian countries. The primary objective of this research is to analyse these challenges by exploring the influencing factors and evaluating their impact. Additionally, the study will identify factors considered successful and less successful in the context of women's empowerment through economic self-help groups. Thus, this research will provide a better understanding of the dynamics and effectiveness of women's empowerment programs in the Asian region. Moreover, the aim of this study is to guide the resolution of the subsequent research inquiries:

- a) What are the main challenges faced by women's economic self-help groups in Asian countries?
- b) What factors influence the success or failure of women's empowerment through economic self-help groups in the Asian region?
- c) What are the impacts of women's empowerment programs implemented in Asian countries, and what dynamics are involved in their effectiveness?

Systematic Searching Strategies

The systematic search strategy consisted of three main approaches: identification, screening, and feasibility, as illustrated in the figure. A search in the database found a total of 135 articles related to the research topic. All of these articles were downloaded in BibTeX format, stored, and imported into Mendeley for reference management. After the initial screening process, the relevant articles were further selected by considering the inclusion and exclusion criteria. In the end, only 16 articles met the research criteria and will be analyzed in depth in this study. Please refer to Figure 1 for a clearer research flow diagram.

<<Figure 1 goes around here>>

Figure 1. Research flow diagram

Identifying Relevant Publications

The search was conducted using the Scopus database, the largest peer-reviewed database globally. Searches were restricted to English-language journals up to 2023. The results were downloaded in bibTeX format and imported into the Mendeley application. To determine inclusion, the search results were manually reviewed and filtered. Table 1 displays the search strings employed during the research process, illustrating the key terms and word combinations used to filter and identify relevant documents in the database.

<<Table 1 goes around here>>

Table 1. Search string

The second stage of this process involves refining the search results through exclusion. At this stage, documents not pertinent to the research topic are identified and removed. The exclusion process involves refining several categories, including the subjects discussed, types of documents published, and titles of sources that are not directly related to the research focus. This additional filtering aims to ensure that the remaining results are more relevant and aligned with the main objectives of the research.

Screening

This review organises, summarises, and reports research findings using a standard set of procedures. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) diagram, shown in Figure 1, serves as a general guide to ensure uniformity and clarity in presenting the results of systematic studies and meta-analyses. Its purpose is to visually represent the steps involved in selecting articles for inclusion in a systematic review.

We retrieved articles based on their publication year, with a focus on those published from 2019 to 2023. We chose this timeframe to focus on the most recent and relevant research, reflecting recent advancements in the field. We selected only articles from peer-reviewed scientific journals, excluding books, conference proceedings, and other types of publications, taking into account the type of document. Additionally, to maintain geographic relevance, we limited the study to articles from Asian countries. By applying these criteria, we narrowed down the number of articles from 135 to 16. All selected articles were in English and published in reputable journals, indicating high credibility and broad accessibility within the international academic community.

Table 2 presents the inclusion and exclusion screening process for article selection. Table 2 outlines the criteria for selecting only relevant articles for further analysis, while also excluding those that do not meet the criteria.

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Table 2. Screening inclusion and exclusion

Descriptive Analysis

The results of this research provide a systematic literature review aimed at assessing the effectiveness of empowerment programs in addressing poverty among rural women. This review integrates various related studies to offer a comprehensive understanding of the challenges encountered, the factors influencing program success, and the outcomes of the interventions. The primary focus of this analysis is on empowerment programs in Asian countries.

Table 3 provides a descriptive summary of the reviewed articles, focusing on three main aspects: country of research location, research methods used, and research findings. This information offers a clear overview of the locations where empowerment programs were implemented, the methodological approaches applied, and the outcomes obtained from these interventions.

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Table 3. Descriptive summary of articles

This literature review encompasses research from 2019 to 2023 focusing on women's empowerment through economic support groups in rural Asia. The analysis integrates findings from various studies over these five years, covering a range of geographical and socio-economic contexts. Recent research from 2023 highlights the importance of family support and gender-inclusive interventions in improving economic and social outcomes for women in India and Pakistan. Meanwhile, studies from 2022 and earlier emphasize the impact of microfinance and gender integration, revealing both the progress made and the challenges that remain in enhancing financial autonomy and women's empowerment. The chart illustrates the development of the number of publications related to women's empowerment programs through economic support groups in rural Asia from 2019 to 2023. Please see Figure 2 for a detailed view of the publication trends.

<<Figure 2 goes around here>>

Figure 2. Publication Trend Graph from 2019 to 2024

The period from 2019 to 2023 offers a thorough overview of the development and influencing factors of empowerment programs. This timeframe reveals the latest trends and evolving strategies in women's empowerment, highlighting both advancements and ongoing challenges. By examining these studies, this review provides a detailed perspective on how economic aid groups and related initiatives continue to impact women's empowerment across different contexts..

Results and Discussion

Empowerment theory can be understood through three main lenses: agency (the ability to act), resources (the available assets), and capabilities (the necessary skills). Each of these perspectives contributes uniquely to both individual and collective empowerment. These theories highlight the interaction between personal abilities, available resources, and the capabilities needed for effective participation in society.

3.1 Resources

Resources include both tangible and intangible assets that individuals can leverage for empowerment. The ARISE scale illustrates how access to resources, particularly in terms of sanitation, can significantly enhance women's empowerment in low-income settings (Sinharoy et al., 2023). Effective resource management is linked to corporate entrepreneurship, where resources and capabilities directly impact organizational performance (Ferreira et al., 2018).

Resources are a key component of empowerment, providing women with the means to improve their social and economic status. Research indicates that access to financial resources, such as microfinance, greatly influences women's empowerment. Studies by Srimoyee Datta & Tarak Nath Sahu (Datta & Sahu, 2022) and Pervaiz Ahmed Memon et al. (2022) show that microfinance can enhance income, saving habits, and economic independence for rural women. In addition to reducing poverty, these resources also help women become more involved in household decision-making, thereby strengthening their agency.

However, there are issues with resource distribution inequalities. For example, Srimoyee Datta & Tarak Nath Sahu (2022) found that in South India, women's access to microfinance services is severely limited, creating imbalances that can exacerbate inequality. This suggests that while resources are crucial for empowerment, uneven distribution can limit their effectiveness.

Beyond financial capital, resources also include social networks and educational opportunities. Research by Clement Tisdell et al. (2020) and Narayanan Pandala et al. (2023) shows that support from family and community significantly impacts the success of empowerment programs. This highlights the need to understand resources comprehensively, encompassing not only financial support but also social and educational backing that aids women's empowerment.

3.2 Agency

Agency refers to an individual's capacity to act independently and make choices. This is critical to empowerment because it allows individuals to navigate social structures and achieve their goals. The concept of "navigational agency" emphasizes the importance of individuals' ability to move freely in social practices, encouraging autonomy while ensuring cooperation (Claassen, 2018).

Agency refers to an individual's ability to act independently and make their own decisions, which is a key element of empowerment (Kabeer, 1999). In the context of economic and social agency, controlling financial resources has been demonstrated to strengthen women's agency. For instance, Shalini Aggarwal et al. (2021) found that involvement in Self-Help Groups (SHGs) in India enhances women's self-confidence, decision-making skills, and economic independence. Likewise, a study of a micro-credit program in Bangladesh by Jesmin Akhter & Kun Cheng (2020) revealed improvements in women's decision-making power and legal awareness, underscoring the significance of financial agency in empowerment.

However, various studies, such as those by Arpita Manta (2019) and Susan Engel & David Pedersen (2019), identify significant barriers to women's agency. These barriers include patriarchal social structures, limited mobility, and financial dependence on male family members. Engel & Pedersen's study, in particular, highlights psychosocial barriers, where the shame associated with microfinance can lead to negative outcomes like self-harm and violence, indicating that women's agency can be restricted by social and cultural factors.

Regarding agency in decision-making, a study by Pervaiz Ahmed Memon et al. (2022) on the Community Investment Fund (CIF) in Pakistan emphasizes the importance of agency in the decision-making process. This research demonstrates how microcredit can enhance women's participation in economic and social decisions. However, these studies also highlight the need for additional support structures to maximize women's agency, as indicated by the gaps in political empowerment noted in research by Shalini Aggarwal et al. (2021).

3.3 Capabilities

Capabilities are skills and competencies that enable individuals to utilize agency and resources effectively. The capability approach emphasizes the importance of developing intrinsic and instrumental capabilities for development. Empowered Learning Systems, which include

supporting agency and critical pedagogy, are critical to developing these capabilities and promoting collective agency (Clark et al., 2019).

Capabilities refer to the skills, competencies, and conditions needed for individuals to effectively utilize their agency and resources (Wu et al., 2015). The development of capabilities through education and skill training is a recurring theme in various studies. For instance, gender-inclusive interventions in fish farming in India, as described by Tanuja et al. (2023), significantly enhance women's ability to manage fish farming practices. This improvement not only contributes to better family nutrition but also boosts income. These findings underscore the importance of capability development for achieving sustainable empowerment.

Additionally, health and environmental capabilities also play a crucial role. Research by Aayushee Swaraj & Basant Maheshwari (2022) on water scarcity in rural India reveals that environmental factors such as water shortages can directly impact women's health, education, and livelihoods, thereby limiting their overall capabilities. This study highlights the need for mainstreaming gender in resource management as a critical step to enhance women's capabilities in challenging environments.

Policy implications for capability development are also crucial. A study by Maren Duvendack et al. (2023) on digital financial inclusion in India highlights the importance of addressing gender disparities in technology access. The study shows that bridging the gender gap in mobile phone ownership is a key step in enhancing women's financial capabilities. This, in turn, supports broader goals such as poverty reduction and achieving gender equality.

1. Discussion

The analysis of sixteen research articles provides a comprehensive overview of the challenges, contributing factors, and impacts of women's empowerment initiatives in rural Asia, particularly through the lenses of agency, resources, and capabilities. These three theoretical concepts offer a robust framework for examining the dynamics of women's self-help economic groups.

Understanding agency is crucial for comprehending the difficulties faced by women's self-help economic organizations in Asia. Various studies, such as those by Jenderedjian and Bellows (2020) and Manta (2019), reveal how gender-based power dynamics and patriarchal norms restrict women's mobility and decision-making abilities, thereby limiting their agency. This is particularly true in rural areas, where social and cultural norms are stricter, making it challenging for women to access financial services and fully participate in the economy. In this context, the concept of navigational agency becomes vital as it underscores the importance of women being able to navigate restrictive social institutions. However, there are numerous barriers to achieving this agency, such as prejudice, limited mobility, and the burden of unpaid domestic work, which further exacerbate the marginalization of women and hinder their empowerment.

Resources also have a very important role in determining the success of women's empowerment through self-help groups (Brody et al., 2015b). Access to both tangible and intangible resources, including capital, education, and social networks, can enhance women's involvement in the economy and overall sense of empowerment. Microfinance institutions (MFIs) and microcredit programs have the potential to improve women's economic standing by providing the necessary capital to start or expand their businesses, as demonstrated by Datta and Sahu (2022) and Khan et al. (2020). However, as highlighted by Datta and Sahu regarding regional disparities in India, resource allocation is often uneven. Furthermore, women's ability to acquire and manage resources effectively is influenced by their level of education and social capital, which frequently limits their capabilities. Therefore, the presence of supportive institutions that enable effective

resource utilization, such as training programs and social support networks, is crucial for the success of these initiatives.

Capabilities reflect how the interaction between agency and resources determines a woman's ability to achieve her goals and improve her quality of life (Kabeer, 1999). Women who have agency and access to education tend to feel more empowered in making decisions about their lives, including career and health (Kundu et al., 2022). They are also more adept at leveraging available resources, such as seeking financial support to start a business or utilizing educational resources to develop skills. Additionally, women with agency are more likely to tap into social support networks, which can offer extra resources and motivation to reach their goals.

Research by Pandala et al. (2023) and Akhter dan Cheng (2020) highlights the importance of women in self-help groups developing both instrumental and intrinsic capabilities. These capabilities include not only the knowledge and skills needed for economic participation but also social and psychological skills to address gender and poverty challenges. However, as noted by Engel and Pedersen (2019), institutional barriers, including gender disparities in employment and education as well as the psychological impact of financial difficulties, often impede the realization of this potential. Therefore, the success of empowerment initiatives depends on their ability to comprehensively develop women's potential, addressing both their social and economic needs.

Examining the impact and dynamics of women's empowerment initiatives reveals how agency, resources, and capabilities are interdependent (Huis et al., 2017). Promising initiatives, as outlined by Swaraj and Maheshwari (2022), effectively integrate these three components, providing women with the tools they need, enhancing their agency, and developing their capabilities. These initiatives not only improve women's well-being and social engagement but also their economic position. However, as highlighted by Duvendack et al. (2023), broader social and cultural contexts often mediate the impact of these programs. The benefits of empowerment programs may be limited in areas where gender inequalities are deeply entrenched unless they are combined with efforts to challenge and change existing power dynamics.

6.5 Conclusion

Women's Self-Help Groups (SHGs) in Asia face various challenges that hinder their effectiveness in economic empowerment. Key challenges include gender-based barriers, such as limited access to financial resources, which are often exacerbated by social and cultural constraints. These barriers involve traditional gender norms and cultural practices that prevent women from accessing credit and capital. Additionally, psychosocial risks associated with financial dependence are a concern. Women involved in SHGs frequently experience emotional and mental stress due to their dependence on external resources and the risk of defaulting on loans.

While microfinance programs and SHGs can mitigate some of these challenges by improving access to resources and enhancing women's agency, deep structural inequalities remain significant obstacles. These inequalities often involve disparities in access to education and broader economic opportunities, which hinder women's ability to fully benefit from these programs.

Several key factors significantly influence the success of women's empowerment programs. Success factors include the availability of supportive social networks, targeted interventions to address specific gender barriers, and the provision of resources that effectively enhance women's agency and capabilities. Strong social networks can provide essential moral and material support and expand women's access to economic and social opportunities. Interventions designed to address gender-specific barriers, such as skill training and financial education, are also crucial elements in supporting program success.

Conversely, failures often result from a lack of contextual understanding of the specific needs and challenges faced by women in particular communities. Inadequate training and high repayment pressures can lead to negative psychosocial impacts, including stress and anxiety, which can reduce the program's effectiveness. Mainstreaming gender and adopting intersectional approaches, as highlighted by Jenderedjian & Bellows (2020), are essential to ensure that empowerment initiatives are not only inclusive but also effective in reaching and empowering women from diverse backgrounds and situations.

Women's empowerment programs in Asia generally show significant positive impacts, including improvements in income, decision-making power, and social mobility. These programs have been effective in enhancing women's economic well-being, expanding their capacity to make better decisions about various aspects of their lives, and improving their social standing in society.

However, regional disparities, levels of institutional support, and the effectiveness of these programs in addressing underlying social norms significantly influence their effectiveness. Regional disparities can involve variations in access to services and support, with some areas facing more difficulties in program implementation than others. The level of institutional support also affects program success, with stronger and more involved institutions tending to be more effective in implementing empowerment initiatives.

While microfinance and SHGs have made significant strides in empowering women, the literature suggests that sustained efforts are necessary to address the dynamic challenges that continue to impact their long-term effectiveness. This includes developing better strategies to address inequalities and social norms that hinder progress.

Author Contributions Statement;

Nuraisyah Ambo; As the main author contributed to data collection, analysis and interpretation of data, apart from that the author also played a role in compiling the research manuscript and was responsible for the final completion of the article.

Muhammad Ahsan Samad; Contributed to drafting the concept and designing the initial research model, the author also contributed to providing criticism and evaluation in the article writing process. In the final step the author gives approval to submit the research article.

Rina Wulandari and Tiwi Eka Sari; Contributed to the data analysis and interpretation process. Before submission, the author ensures that all research substance is in accordance with academic rules.

The three authors agree to be responsible for the accuracy and integrity of the data in this article

Conflict of Interest Statement;

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Data sharing is not applicable to this article as no new data were created or analyzed in this study.

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In preparing this manuscript, AI translation tools were used to ensure accurate and consistent translations from Bahasa Indonesia to English. These tools helped preserve the original text while making it accessible to a broader audience. The authors then reviewed and refined the translations to ensure clarity and coherence, meeting the high standards needed for academic publication.

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