

Reviewing the socioeconomic status of women collective groups

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Abstract

This systematic literature review explores the socioeconomic Development of women collective members, which is crucial for fostering empowerment and sustainable growth. Self-help groups (SHGs) play a significant role in enhancing women's financial inclusion and economic Independence. These platforms give women access to financial resources, enabling them to start and grow their businesses, thus contributing to their empowerment. The review synthesizes recent studies (2008-2024) that highlight the theoretical framework such as Socioeconomic development theory, Amartya Sen's capability theory and Human Development Paradigm, Sustainable livelihoods framework, capabilities Approach and Gender and Development framework, Collective action theory, Cooperative Theory, Social Cognitive Theory, Gender and Entrepreneurship, Organizational learning theory, Resource-Based view, Empowerment theory and Market-Access Theory. Findings reveal that collective entrepreneurship models, particularly in rural areas, promote economic Development and social upliftment by enhancing human capabilities at various levels: individual, family and community. These models encourage collaboration among women, leading to shared learning and increased economic opportunities. The review identifies critical research gaps, including the need for more regional studies, longitudinal analysis, and a deeper exploration of policy responses focused on equality and socioeconomic Development of women in rural areas. Future resources should also consider women collectives' potential role in supporting sustainable development goals, though current literature has not explicitly addressed this.

¹. INTRODUCTION

The socioeconomic Development of women collective members is a vital element of empowerment and longterm growth (Kandpal, V., 2022). Women's empowerment through microfinance institutions (MFIs) and selfhelp groups (SHGs) contribute tremendously to increased financial inclusion and economic Independence (Ekta et. al, 2022). In addition, collective entrepreneur models among rural women can promote economic Development, social upliftment, and empowerment by emphasizing human capability at the individual, family, and community levels (Hamrila et al., 2023). Studies comparing SHG and non-SHG members found significant differences in education, family size, social activity, landholding, income, and material goods, emphasizing the impact of group membership on socioeconomic characteristics (Dang et al., 2022). The empowerment of women cooperative members, which five women cooperatives have accomplished, has improved their entrepreneurial abilities, social advancement, income, and opportunities. In order to ensure that poverty, hunger, welfare, and gender mainstreaming are distributed equally throughout Indonesia, it is, therefore, necessary to develop a model of coaching and training for members of women's cooperatives as well as a model of fostering secondary women's cooperatives for primary women's cooperatives in order to support the SDGs more quickly (Suseno & Nataliningsih, 2023). The findings show a strong correlation between cultural dimensions and SDG scores for individual nations and groupings of countries, as well as between cultural predictors and SDGs. In general, masculinity and power distance hurt sustainability, while individualism, avoiding uncertainty, long-term thinking, and indulgence have a favourable impact. Results, however, differ between SDGs and regions. This article offers suggestions to policy and decision-makers on managing the many cultural aspects of nations and meeting local SDGs to achieve sustainability. Undoubtedly, it is a complex task (Ordenez-Ponce, 2023).

Keywords: *Women empowerment, Women entrepreneurs, Self-help groups, Women-only cooperatives, Farmer Producers organization, and social-economic status and "FPO", "FPC", "SHG", and Businesswomen.*

The study found significant differences between SHG and non-SHG members regarding education, family size, social participation, land holdings, annual income, and material possessions. However, there was no significant difference in the mean values of SHG and non-SHG members regarding age and marital status. These findings suggest that SHGs can have a positive impact on the socioeconomic characteristics of their members, particularly in areas related to education, family size, social participation, land holding, annual income, and material possession (Minaxi et al., 2022)

Finds that establishing food cooperatives and other kinds of collective action is essential to alleviating poverty, ensuring food security, and advancing sustainable agricultural Development. These organizations benefit their members and communities by supplying inputs, processing, and marketing their output. They also help to reduce poverty and increase food security. Cooperatives and producer organizations can help small-scale farmers overcome obstacles, including restricted access to markets and resources, which can help them earn a better living. The Food and Agriculture Organization (FAO) views cooperatives and producer organizations as key change agents and considers them crucial partners in implementing the FAO's 2010–2019 crucial Framework (McInerney, 2014).

The study demonstrated that social networking significantly influences entrepreneurial persistence and intention. However, the impact of family support and financial availability on an entrepreneur's persistence, enthusiasm, and intention is negligible. The results highlight how certain variables mediate growth restrictions and entrepreneurial intention. Several suggested measures are offered to policymakers generally and for the socioeconomic Development of Omani women based on studies that provide insightful information (Ahmad et al., 2022). The results of (Sinarti and Churiyah, 2023) suggest an aggressive approach based on strengths and opportunities. Attaining maximum progress/success and sustainability while expanding and growing is feasible. For these female entrepreneurs to contribute more substantially to Development, the government must back this established strategy.

Before the demonstration of social networking, it was crucial to study the socioeconomic conditions of women and how women's collectives could be formed. There would always be problems like lack of family support and financial availability for entrepreneurship. Therefore, the review objectives of this study can be deduced as follows:

- To assess and examine the socioeconomic status of women collective members
- What theoretical framework underpin studies on socio-economic status of collective members.

2. REVIEW OF LITERATURE

In the investigation of farming collectives (FCs), recognized as the apex of agricultural partnerships, a comprehensive analysis of their operational dynamics was conducted, focusing on the stringent criteria for their membership. Three primary success metrics were identified from a census of Swiss farming collectives, encompassing interpersonal relations, economic performance, and overall efficacy. Of these, elucidation regarding economic success proved notably challenging ($R^2 = 0.11$), indicating a limited explanatory capacity of the factors under consideration. Central to all three dimensions of success, however, is the pivotal role played by trust and the compatibility of collaborative partners in both structural and interpersonal realms (Iris et al., 2008).

Musinguzi et al. (2023) suggested that operating in rural communities, where poverty and inequality are disproportionately entrenched issues, are rural social enterprises, or RSEs. They must recognize and cultivate the elements essential to their success. This lists forty elements that are essential to RSE performance. Eight internal factors are identified using a relevance/manageability matrix as crucial to the success of RSEs. These

discoveries deepen our knowledge of RSEs and have significant real-world ramifications for these businesses. Onyia et al. (2023) suggested that organizational elements, such as leadership, engineering project networks and eLearning, measurement and review systems, strategy and resources, organizational culture, tradition, and structure, are classified under the identified critical success factors (CSFs). The CSFs of the distant growth of CMSC in Nigeria include, in addition to the individual elements listed in this order of influence, the following: a willingness to learn, Professional Development and promotion, earning a certified qualification, and earning respect from peers.

From the studies of (Chakraborty and Chaturvedi, 2021), timely and correct information is essential for any business to succeed. The Self-Help Groups (SHGs) are performing admirably in many areas, but in some others, they must address their shortcomings and turn them into assets. The government and other agencies have support; moreover, the odds of these micro-enterprises succeeding will be increased if the possibilities are identified and the appropriate actions are taken to take advantage of them. Early threat detection and Defence is essential to success in the fiercely competitive business marketplaces.

Regarding issues relating to groups, the highest mean score was 61.29, which was attributed to member absenteeism, and, in terms of supply difficulties, price swings (78.7) and improper record-keeping of farm expenses (68.63) scored highest, respectively. The main obstacles faced by women collective farmers who farmed on leased land were the illegality of land leasing, some group members' absences, incorrect recordkeeping of farm expenses, and volatility in prices. The recommendations made in this study can assist in overcoming these difficulties (Swapna et al., 2023). The results of this study, demonstrated by (Steven & Msosa, 2022), suggest that a lack of market knowledge, issues with transportation, structural and cultural limitations, and a shortage of skills hinder women's cooperatives' ability to access markets. It is anticipated that this research will add to the body of knowledge already available on women's cooperatives and help academics, decision-makers, and practitioners comprehend the complexities of the issues that these organizations face. A better understanding of this could aid in examining and redesigning policies intended to expand the markets available to women's cooperatives.

The findings imply that women from lower socioeconomic backgrounds are less likely to have access to labour, better infrastructure, off-farm jobs, and enhanced technologies. The findings demonstrate that, in comparison to men, institutional factors exacerbate women's unequal access to extended training and household responsibilities. Additionally, they discovered that whereas younger women in agricultural sector cooperatives encounter more significant obstacles, older women face fewer. This report offers helpful policy recommendations to lessen the obstacles that women in agricultural cooperatives must overcome (Chukwujekwu et al., 2021)

Conclusion The studies (Nirmala & Sivasakthi, 2018) showed that most self-help group women improved their social recognition, leadership abilities, problem-solving skills, and self-confidence after joining a selfhelp group. They were informed about bank operations and the most recent advancements in related and agricultural sciences. They were also conscious of their health. Self-help groups have a beneficial effect on women's empowerment. The SHG ensures that women have access to a sustainable means of subsistence and that a nation is developed. In the studies (Garu & Dash, 2023), they discovered new and developing areas related to SHGs that should be investigated further, including computer-mediated communication, education, group intervention, e-health, cancer, mutual aid, 12-step groups, continuing care, alcoholics anonymous, depression, internet, quality of life, support group, help-seeking, social media, empowerment, peer support, online support, etc.

3. METHODOLOGY

The socioeconomic status of women collectives was systematically reviewed using multiple databases. It is an organized data collection approach conducted on papers from 2008 to 2024. The review was eligible for assessment based on the inclusion and exclusion criteria below.

Inclusion criteria:

- The paper includes a combination of keywords such as women-entrepreneurship, socioeconomic status, women-only cooperatives, women empowerment, and so on.
- The paper should be a research article, review paper or conference proceedings.
- The paper is written in the English language.

Exclusion criteria:-

- The paper does not use a combination of keywords such as women-entrepreneurship, socioeconomic status, women collectives, or women empowerment.
- The paper should be from predatory journals.
- The paper is written in a language other than English.

The data for the review paper was collected from multiple databases, such as **Scopus**, **the Web of Science**, **Google Scholar**, and **Science Direct**. These database sources are highly reliable and have good-quality publications. The initial combination of keywords and Boolean operators used for the research are “women empowerment, women entrepreneurs, self-help groups, women only cooperatives, farmers producers organization, and social-economic status” However, to increase the number of papers, we use other synonyms “FPO” “FPC” “SHG” and Businesswomen”. The years were initiated from 2008-2024, so only the latest papers before 2008 show slightly less representation or underrepresentation of women in the Food Processing entrepreneurship sector.

- ("Women empowerment" OR Women entrepreneurs") AND ("SHGs" OR "Women-led FPO" OR "Women only cooperatives")
- (“Women collectives” AND “Self Help Groups”)
- ("Women entrepreneurship" AND "Women-led FPO/FPC/Women only cooperatives")

4. Data Extraction

A data extraction table was created to systematically collect information, including author (s), year of publication, study location, research methodology, key findings, theoretical frameworks, and identified research gaps.

5. RESULT AND SYNTHESIS

5.1 Thematic Analysis

The literature was categorized into key thematic areas, each linked to the research question:

1. **Impact of SHGs & women collective groups on socio-economic status of Members:** Studies revealed that rural women's socioeconomic growth and awareness level were greatly enhanced by their involvement in SHGs. The main factors that improved rural women's socioeconomic growth were their participation in SHGs and microcredit initiatives. According to this study, rural women in economically deprived communities found that joining Self-Help Groups (SHGs) and associated financial services greatly facilitated their ability to save money and launch their own businesses. Additionally, rural women's self-efficacy, selfconfidence, and general self-esteem all increased as a result of their involvement in SHGs. Ultimately, this allowed them to make decisions as a family and collectively and to travel more freely for business and other interests (Basak & Chowdhury, 2024)
2. **Theoretical Frameworks in Socio-economic Development of collective members:** Examination of various theoretical frameworks underpinning the studies, including the Collective action theory (Dang *et al.*, 2022), Amartya Sen's capability theory and Human Development Paradigm (Ekta *et al.*, 2022), Social

Cognitive theory (Ahmad *et al.*, 2022), Socio economic development theory (Vinay Kandpal, Bariya *et al.*, 2022), Gender and Entrepreneurship (Sinarti, T., & Churiyah, M. 2023).

5.2 Summary of Methodologies, Theoretical Frameworks, and Key Findings

Authors	Year	Methodology	Theoretical Framework	Key Findings
McInerney, E.	2014	Mixed methods	Cooperative Theory	Finds that establishing food cooperatives and other kinds of collective action is essential to alleviating poverty, ensuring food security, and advancing sustainable agricultural Development.
Chakraborty, A. & Chaturvedi, C.	2021	Swot Analysis	Resource-Based view	They suggested that timely and correct information is essential for any business to succeed. The Self-Help Groups (SHGs) are performing admirably in many areas, but they must address their shortcomings and turn them into assets. Early threat detection and Defence is essential to success in the fiercely competitive business marketplaces.
Steven, Kayambazinthu & Msosa	2022	Systematic literature review	Market-Access Theory	The results of this study demonstrate that a lack of market knowledge, issues with transportation, structural and cultural limitations, and a shortage of skills hinder—women's cooperatives' ability to access markets.
Dang <i>et al.</i> ,	2022	Comparative	Collective action theory	Studies comparing SHG and non-SHG members found significant differences in education, family size, social activity, landholding, income, and material goods, emphasizing the impact of group membership on socioeconomic characteristics.

Ekta et al.,	2022	Mixed-methods (Integrative literature review)	Amartya Sen's capability theory and Human Development Paradigm	Women's empowerment through microfinance institutions (MFIs) and self-help groups (SHGs) contribute tremendously to increased financial inclusion and economic Independence.
Bariya, Minaxi., et al.	2022	Comparative	Collective action theory	The findings suggest that SHGs can positively impact the socioeconomic characteristics of their members, particularly in areas related to education, family size, social participation, land holdings, annual income, and material possessions.
Ahmad et al.,	2022	Qualitative (Mediating role)	Social Cognitive theory	The results highlight how certain variables mediate growth restrictions and entrepreneurial intention. Several suggested measures are offered to policymakers generally and specifically for the
				socioeconomic Development of Omani women, based on studies that provide insightful information.
Vinay Kandpal, Bariya et al.,	2022	Qualitative research (Thematic analysis)	Socio economic development theory	The socioeconomic Development of women collective members is a vital element of empowerment and long-term growth.
Sinarti, T., & Churiyah, M.	2023	Swot Analysis	Gendr and Entrepreneurship	The study's results suggest an aggressive approach based on strengths and opportunities. Attaining maximum progress/success and sustainability while expanding and growing is feasible. For these female entrepreneurs to contribute more substantially to Development, the government must back this established strategy.
Onyia U et al.	2023	Quantitative and Descriptive	Organizational learning theory	Suggested that organizational elements, such as leadership, engineering project networks and eLearning, measurement and review systems, strategy and resources, organizational culture, tradition, and structure, are classified under the identified critical success factors (CSFs).

Swapna <i>et al.</i>	2023	Qualitative and ex-post-facto research	Empowerment theory	She suggested that the non-legalized leasing status was identified as the most critical landrelated difficulty, with a mean score of 63.10. The main obstacles faced by women collective farmers who farmed on leased land were the illegality of land leasing, some group members' absences, incorrect record-keeping of farm expenses, and volatility in prices.
Hamrila <i>et al.</i> ,	2023	Qualitative (Systematic literature review)	Sustainable livelihoods framework, capabilities Approach Gender Development and Framework and	Collective entrepreneur models among rural women can promote economic Development, social upliftment, and empowerment by emphasizing individual, family, and community human capability.
Musinguzi <i>et al.</i>	2023	Qualitative (Case Study)	Relevance and Manageability	Suggested that operating in rural communities, where poverty and inequality are disproportionately entrenched issues, are rural social enterprises, or RSEs. They must recognize and cultivate the elements essential to their success.
Ordonez-Ponce, E.	2023	Quantitative	Sustainable development theory	The findings show a strong correlation between cultural dimensions and SDG scores for individual nations and groupings of countries, as well as between cultural predictors and SDGs.

6. DISCUSSION

6.1 Key Findings

- **Sustainable Development:** Finds that establishing food cooperatives and other kinds of collective action is essential to alleviating poverty, ensuring food security, and advancing sustainable agricultural Development (McInerney, E.,2014)
- **Socioeconomic Development:** The socioeconomic Development of women collective members is a vital element of empowerment and long-term growth. (Vinay Kandpal, Bariya *et al.*, 2022)
- **Financial inclusion:** Women's empowerment through microfinance institutions (MFIs) and self-help groups (SHGs) contribute tremendously to increased financial inclusion and economic Independence (Ekta *et al.*, 2022)
- **Social and livelihood upliftment:** Collective entrepreneur models among rural women can promote economic Development, social upliftment, and empowerment by emphasizing human capability at the individual, family, and community levels (Hamrila *et al.*, 2023).

6.2 Gaps and Future Research Directions

- **Regional studies:** More localized research is needed, particularly in developing countries and underrepresented regions.
- **Longitudinal studies:** There is a lack of long-term studies tracking socioeconomic impact on rural members of women collectives over time.

- **Policy and Governance Focus:** Further research should investigate how local justice and equity-focused policies can be effectively integrated into socioeconomic Development.
- **Emerging Technologies:** Although not extensively covered in the current literature, future research should explore how technologies such as AI, IoT, and data analysis can contribute to socioeconomic Development among women collective groups.

7. CONCLUSION

This systematic literature review highlights the complex relationship between financial inclusion and socioeconomic Development, emphasizing the sector's vulnerability and potential role in mitigating ecosystem impacts. While significant research has been conducted, gaps remain in regional studies, long-term analysis, and the integration of technological solutions. Future research should focus on these areas to support the Development of resilient and sustainable development practices.

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