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From Collective Participation to Inner Agency: A Theoretical Integrative Study of Self-Help Groups, Flexible Thinking, and Psychological Well-Being in Women's Empowerment

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ABSTRACT

Background: Women's empowerment has increasingly been examined through economic, social, and political frameworks, especially in relation to self-help groups (SHGs), microfinance participation, livelihood interventions, and community-based development processes. At the same time, the literature on psychological well-being, flexible thinking, habits of mind, engagement, and intellectual styles offers important conceptual tools for understanding how empowerment becomes internally sustained rather than merely externally initiated. Despite these parallel scholarly developments, the intersection between collective women's development initiatives and the psychological-cognitive dimensions of empowerment remains underexplored.

Objective: This article develops a comprehensive theoretical synthesis of the relationship between SHG participation, socioeconomic empowerment, psychological well-being, and flexible thinking. It aims to explain how collective financial participation can evolve into deeper forms of agency when supported by changes in cognition, self-perception, mobility, confidence, and reflective capacity.
Methods: The study adopts an integrative, text-based review methodology using only the references provided. The sources were examined comparatively and interpreted through thematic synthesis. The review organized the literature into interrelated analytical domains: economic empowerment, social empowerment, political participation, livelihood security, psychological well-being, cognitive flexibility, educational thought traditions, and engagement-oriented developmental processes.

Results: The synthesis indicates that SHGs and related livelihood systems contribute to women's empowerment through increased access to savings, credit, collective solidarity, livelihood diversification, and decision-making opportunities. However, the literature also suggests that durable empowerment depends on deeper transformations in self-efficacy, reflective awareness, emotional regulation, intellectual adaptability, and psychological well-being. Flexible thinking emerges as a crucial but under-theorized mechanism linking external participation with internal agency. Empowerment is strongest when economic opportunity, social legitimacy, and cognitive-psychological development reinforce one another.

Conclusion: Women's empowerment should be conceptualized as a multidimensional developmental process that combines material resources, relational change, political voice, and psychological-cognitive growth. Future scholarship and practice should move beyond narrow income-based indicators and incorporate well-being and flexible thinking into SHG-centered empowerment frameworks.

KEYWORDS

Women's empowerment, self-help groups, psychological well-being, flexible thinking, microfinance, livelihood security, agency.

INTRODUCTION

Women's empowerment remains one of the most widely discussed and normatively significant themes in development studies, public administration, gender scholarship, rural transformation, and community-based economics. Yet the apparent familiarity of the term often conceals conceptual complexity. Empowerment is not simply the provision of resources to women, nor can it be reduced to participation in credit schemes, attendance at community meetings, or the possession of nominal decision-making roles. At its deepest level, empowerment refers to a transformation in the capacity to act, to reflect, to choose, to negotiate, and to sustain agency within structures that have historically constrained women's autonomy. This transformation can occur in economic, social, political, psychological, and cognitive dimensions simultaneously, but not always evenly or automatically. It is precisely this unevenness that makes the study of empowerment both analytically challenging and practically important.

A substantial body of literature has established that self-help groups, microfinance, and rural livelihood missions have contributed in significant ways to women's advancement in India and comparable settings. Research has shown that SHGs can improve women's access to financial resources, foster solidarity, strengthen social recognition, and in some contexts enhance political participation and decision-making capacity (Aggarwal et al., 2021; Basak & Roy Chowdhury, 2024; Lyngdoh & Pati, 2013; Maheshwari & Goyal, 2014; Mepo et al., 2025; Patel, 2014; Ramesh, 2023; Shireesha, 2019). These findings are of major importance because they challenge older development models in which women were treated as passive recipients of welfare rather than active participants in economic and social change. The SHG model, especially in the Indian context, has often been celebrated because it combines savings, credit, mutual accountability, and community-based organization in a form that is both scalable and locally adaptable.

At the same time, other strands of scholarship emphasize that development cannot be understood adequately without considering subjective well-being, cognitive orientation, intellectual habits, emotional competence, and the psychological conditions under which people interpret and use opportunities. Ryff's work on psychological well-being has been especially influential in reframing well-being beyond pleasure or temporary satisfaction, toward a eudaimonic conception involving autonomy, purpose, growth, self-acceptance, environmental mastery, and positive relations (Ryff, 1989; Ryff, 2014). Similarly, educational and developmental scholarship on flexible thinking, habits of mind, abstraction, engagement, and intellectual styles suggests that human capability depends not only on access to external resources but also on the ability to reinterpret problems, adapt to complexity, move beyond rigid schemas, and sustain reflective action (Bennett & Müller, 2005; Costa & Kallick, 2000; Debono, 2012; Fisher, 2003; Li, 2020; Passig et al., 2000; Sternberg, 1988; Taylor & Parsons, 2011).

These literatures are rarely placed in sustained dialogue. Studies of SHGs and women's empowerment often foreground measurable socioeconomic outcomes such as savings behavior, mobility, collective participation, consumption smoothing, income generation, and public visibility. By contrast, literature on flexible thinking and psychological well-being has usually emerged from educational psychology, developmental studies, or clinical and personality frameworks rather than gendered rural development. The result is an important gap: much of the empowerment literature explains what women gain through collective participation, but less attention is paid to how women internally reorganize their sense of self, possibility, and judgment through such participation. Similarly, the cognitive and psychological literatures explain how flexible and healthy functioning develops, but do not usually connect those processes to community-based women's institutions such as SHGs.

This gap matters because empowerment that is purely external is vulnerable to reversal. A woman may gain temporary access to microcredit but remain constrained by fear, internalized dependence, or low confidence in unfamiliar settings. She may participate in a group yet continue to defer decision-making to others. She may increase her household contribution without gaining symbolic recognition. She may speak in a meeting without believing that her voice has value. She may experience economic participation while remaining psychologically burdened by stress, social surveillance, or low autonomy. Conversely, even modest material shifts may become transformative when accompanied by increased self-belief, emotional resilience, flexible problem-solving, and a stronger sense of purpose. In this sense, empowerment is not only a matter of resources but also a matter of interpretation, internalization, and sustained enactment.

The present article argues that women's empowerment through SHGs and related livelihood systems should be understood as a multidimensional developmental process in which economic gains, social participation, political voice, psychological well-being, and flexible thinking interact dynamically. This is not merely an attempt to add more variables to an already complex concept. Rather, it is an effort to reorganize the conceptual field so that empowerment is treated as a layered process linking collective structures and internal capacities. Such a perspective allows us to explain why similar interventions may produce different outcomes across groups, regions, and individuals. It also allows us to recognize that empowerment is not exhausted by visible

participation. A woman may appear empowered in one domain and remain constrained in another. Equally, latent empowerment may be developing internally before it becomes visible externally.

The references provided for this article make such an integrative analysis possible. Studies of women's empowerment through SHGs in India, Bangladesh, and rural livelihood contexts offer evidence regarding economic, social, and political change (Aggarwal et al., 2021; Basak & Roy Chowdhury, 2024; Lyngdoh & Pati, 2013; Mishra & Debata, 2021; Mokta, 2014; Murshid & Ball, 2018; Narain et al., 2005; Patel, 2014; Ramesh, 2023; Shireesha, 2019). Work on psychological well-being, individual difference predictors, emotional intelligence, and stressed living conditions provides a vocabulary for examining the internal dimensions of empowerment (Aziz, 2017; O'Hare et al., 2012; Ryff, 1989; Ryff, 2014; Salami, 2010). Meanwhile, literature on flexible thinking, habits of mind, schema disruption, abstraction, and intellectual styles offers insight into how individuals develop adaptive cognition in response to novel and demanding circumstances (Bennett & Müller, 2005; Costa & Kallick, 2000; Debono, 2012; Ebel, 1972; Fisher, 2003; Li, 2020; Passig et al., 2000; Sternberg, 1988; Taylor & Parsons, 2011).

The central problem, therefore, is not whether SHGs matter. The literature already strongly suggests that they do. The deeper problem is how to understand the quality and depth of their impact. Are SHGs primarily financial devices, or are they developmental spaces where women cultivate new identities and capabilities? Does empowerment mean higher income, broader mobility, more public participation, improved self-regard, greater psychological flourishing, or all of these together? What mechanisms connect group participation to internal transformation? How does flexible thinking relate to women's ability to navigate changing roles, institutions, and expectations? Can psychological well-being be viewed not only as an outcome of empowerment but also as one of its enabling conditions?

This article addresses these questions through a theoretical integrative study grounded strictly in the provided references. Its purpose is not to report new field data, nor to claim statistical generalization beyond the cited studies. Instead, it offers a publication-ready conceptual synthesis that draws together fragmented insights into a coherent framework. The article proposes that empowerment through SHGs should be understood across four interdependent layers: material activation, relational repositioning, civic-political emergence, and psychological-cognitive transformation. Material activation refers to savings, credit, income generation, livelihood security, and economic participation. Relational repositioning involves changes in status, mobility, household negotiation, social support, and collective legitimacy. Civic-political emergence concerns voice, representation, leadership, and public decision-making. Psychological-cognitive transformation includes autonomy, self-acceptance, purpose, emotional competence, flexible thinking, and adaptive problem-solving. None of these layers is fully self-sufficient. Each strengthens or weakens the others.

A further aim of the article is to challenge overly instrumental readings of women's collectives. SHGs are often evaluated by counting loans, repayment rates, or group longevity. While these indicators are useful, they do not fully capture how group participation may reshape subjectivity. The literature suggests that change in women's lives often occurs through repeated exposure to discussion, negotiation, accountability, aspiration, and shared problem-solving. Over time, these processes may foster new habits of mind. Costa and Kallick (2000) use the phrase "habits of mind" to describe dispositions that guide intelligent behavior under conditions where answers are not immediately obvious. Though their work arises in educational contexts, the concept is highly relevant to empowerment. Women negotiating financial choices, domestic power relations, mobility restrictions, livelihood uncertainties, and public participation all require dispositions such as persistence, flexible thinking, listening with understanding, and thinking interdependently. Empowerment, from this angle, is inseparable from cultivated mental dispositions.

Similarly, work on flexible thinking provides a particularly valuable bridge concept. Flexible thinking refers broadly to the capacity to shift perspectives, reinterpret situations, generate alternatives, revise assumptions, and respond adaptively to novelty or contradiction (Debono, 2012; Li, 2020; Passig et al., 2000). In highly stratified social environments, rigid expectations often govern women's roles. The development of flexible thinking may help women imagine nontraditional futures, negotiate competing responsibilities, and resist fatalistic acceptance of inherited limits. It may also help them participate more effectively in groups that require discussion, deliberation, and adaptation. Yet this connection remains insufficiently explored in the empowerment literature. By bringing it into the foreground, the present study expands the conceptual horizon of SHG research.

The article proceeds by developing an integrative methodology, synthesizing the literature into core findings, and offering a deeply elaborated discussion of theoretical implications, limitations, and future directions. Its broader claim is that women's empowerment should no longer be treated as a domain that can be adequately explained by finance, participation, or policy alone. It must be understood as a developmental ecology in which structure, relation, and psyche meet. When empowerment is studied in this richer way, SHGs appear not merely as microeconomic institutions but as platforms of transformative social

learning.

Methodology

This article adopts an integrative theoretical review methodology based strictly on the references provided. The choice of methodology follows from the nature of the task and the character of the source base. The references span multiple disciplinary domains, including women's studies, public administration, rural development, microfinance, educational psychology, developmental psychology, well-being research, and cognition-oriented scholarship. Because these literatures do not share a single research design, population, indicator system, or epistemological tradition, a conventional meta-analysis would be inappropriate. Similarly, a narrowly descriptive literature review would underuse the conceptual richness of the materials. An integrative theoretical approach is therefore most suitable because it allows the synthesis of diverse forms of evidence and conceptual insight into a unified analytical framework.

The review is text-based and interpretive rather than statistical. No new empirical data were collected, and no claims are made regarding pooled effect sizes or comparative measurement precision. Instead, the method involved close reading, thematic extraction, conceptual grouping, and analytical integration. Each source was read for its principal contribution to one or more of the following domains: women's economic empowerment, social empowerment, political empowerment, livelihood security, mobility, psychological well-being, flexible thinking, habits of mind, abstraction, intellectual styles, emotional competence, and engagement. These domains were selected because they recur across the provided references and because they collectively illuminate the multidimensional nature of empowerment.

The methodology involved four stages of synthesis. In the first stage, the literature was organized into thematic clusters. The first cluster comprised works dealing directly with SHGs, microfinance, rural women's development, and empowerment in India and neighboring contexts (Aggarwal et al., 2021; Basak & Roy Chowdhury, 2024; Lyngdoh & Pati, 2013; Maheshwari & Goyal, 2014; Mepo et al., 2025; Mishra & Debata, 2021; Mokta, 2014; Murshid & Ball, 2018; Narain et al., 2005; Patel, 2014; Ramesh, 2023; Shireesha, 2019). The second cluster included scholarship on psychological well-being, individual differences under stress, and emotional or attitudinal correlates of healthy functioning (Aziz, 2017; O'Hare et al., 2012; Ryff, 1989; Ryff, 2014; Salami, 2010). The third cluster drew from cognitive and educational studies on flexible thinking, habits of mind, abstraction, intellectual styles, and engagement (Bennett & Müller, 2005; Costa & Kallick, 2000; Debono, 2012; Ebel, 1972; Fisher, 2003; Li, 2020; Passig et al., 2000; Sternberg, 1988; Taylor & Parsons, 2011).

In the second stage, analytical categories were developed. Rather than simply summarizing each study one by one, the review asked what larger explanatory functions these studies performed when read together. This yielded a set of categories that could travel across disciplinary boundaries. These included resource access, decision-making, relational legitimacy, mobility, collective efficacy, self-evaluation, environmental mastery, adaptive cognition, and participatory development. The methodological assumption here was that concepts emerging in one field may illuminate processes in another if carefully translated rather than mechanically transferred. For example, "habits of mind" from educational theory cannot be inserted wholesale into rural development analysis without modification. However, as a conceptual lens for understanding how repeated group participation may cultivate persistence, perspective-taking, and reflective action, the term becomes analytically useful (Costa & Kallick, 2000).

In the third stage, the review examined possible directional relationships among the categories. This is an important feature of the present methodology. The article does not merely identify that economic, social, political, and psychological elements all matter. It seeks to explain how they may interact. Thus, the synthesis explored pathways such as: SHG participation leading to social support and increased confidence; increased confidence supporting mobility and decision-making; mobility and participation strengthening psychological autonomy; psychological well-being enabling fuller use of economic opportunity; and flexible thinking helping women navigate the complexities introduced by new roles. These directional propositions are interpretive and theory-building in nature. They are grounded in the cited literature but not presented as statistically verified causal chains.

In the fourth stage, the review identified tensions and absences. Integrative work is valuable not only because it collects evidence but because it reveals what remains conceptually underdeveloped. The literature on women's empowerment is rich in documenting outcomes but less explicit about the cognitive processes that mediate those outcomes. The literature on flexible thinking is rich in describing adaptation and schema change but rarely linked to adult women's collective development in rural and semi-rural settings. The well-being literature provides robust conceptual depth but is underapplied in SHG studies. By foregrounding these gaps, the methodology supports theory refinement rather than mere aggregation.

The study also employs a principle of interpretive restraint. Since the references include different contexts and designs, the synthesis avoids overgeneralization. The argument is not that all SHGs produce the same effects or that flexible thinking can be assumed wherever women participate in groups. Rather, the review identifies

converging themes and plausible relationships that emerge from the literature. Where the evidence is stronger, the language reflects confidence. Where the evidence is more inferential, the language is correspondingly cautious.

The methodology is also informed by the distinction between outcome-based and process-based analysis. Much development research evaluates interventions based on measurable outcomes such as income change, access to credit, or formal participation. While indispensable, such evaluation can miss the lived pathways through which transformation occurs. A process-based approach asks how participation changes perception, habit, confidence, expectation, and interpretation. This article leans strongly toward process-based theorization because the supplied references collectively suggest that empowerment is not a single event but an unfolding developmental sequence. Microfinance participation, group discussion, mobility expansion, and psychological growth cannot be fully understood if treated as isolated variables.

Another methodological consideration concerns the interpretation of well-being. Ryff's model of psychological well-being is used here not as a diagnostic instrument but as a conceptual framework for understanding the internal dimensions of empowerment (Ryff, 1989; Ryff, 2014). Its dimensions—autonomy, environmental mastery, personal growth, positive relations, purpose in life, and self-acceptance—are highly relevant to women's empowerment because they speak to how individuals function within and against social constraints. Similarly, research by Aziz (2017) and Salami (2010) is used to emphasize that stressful contexts, emotional resources, self-efficacy, and attitudes influence human flourishing. The methodological role of these sources is to deepen the psychological interpretation of empowerment, not to claim identical population dynamics across all contexts.

The cognitive literature is likewise treated as a source of transferable conceptual insight. Bennett and Müller (2005) examine the development of abstraction and flexible thinking in preschoolers, while Passig et al. (2000) and Li (2020) consider interventions that promote flexible thinking through technology and schema disruption. These studies do not address SHGs directly. However, methodologically they are included because they illuminate how flexible cognition develops and why it matters. Empowerment in adulthood often involves confronting novel social expectations, unfamiliar bureaucratic processes, and restructured household roles. A rigid cognitive orientation may limit the benefits women can derive from new opportunities. Conversely, adaptive and flexible cognition may help women convert participation into agency. The methodology therefore treats the flexible thinking literature as analytically adjacent rather than contextually identical.

A final aspect of the methodology concerns quality and coherence of synthesis. Ebel (1972) reminds us that measurement and interpretation are inseparable from conceptual clarity. In a field as normatively loaded as empowerment, it is easy to assemble a list of positive outcomes without clarifying their meaning. This review therefore privileges conceptual coherence over volume of unconnected claims. Each finding in the results section is tied back to a structured interpretive frame, and the discussion section critically examines the extent to which the literature supports or complicates that frame.

The limitations of the methodology must also be stated clearly. First, the review is restricted to the sources provided. It does not claim comprehensiveness beyond them. Second, because the source base includes a mixture of empirical articles, dissertations, conceptual texts, and educational materials, the evidentiary status of individual sources varies. Third, the integrative approach is interpretive; another scholar might organize the same literature differently. Fourth, the absence of direct empirical studies on flexible thinking within SHG contexts means that some parts of the argument are theory-building rather than evidence-saturated. These limitations do not invalidate the method, but they define its scope. The value of the present study lies in conceptual integration, theoretical expansion, and interpretive rigor.

Results

The integrative review yielded a coherent set of findings regarding the multidimensional relationship among SHG participation, women's empowerment, psychological well-being, and flexible thinking. These findings are best understood not as isolated conclusions but as interdependent patterns. The most central result is that empowerment through SHGs is a layered process. Economic change is often the most visible entry point, but social recognition, psychological transformation, and cognitive adaptability are essential for deep and durable empowerment.

The first major finding is that SHGs function as practical mechanisms of economic activation. Across the women's empowerment literature included in this review, SHGs repeatedly appear as structures through which women gain access to savings discipline, credit opportunities, livelihood options, and collective financial accountability (Aggarwal et al., 2021; Basak & Roy Chowdhury, 2024; Maheshwari & Goyal, 2014; Mepo et al., 2025; Patel, 2014; Ramesh, 2023; Shireesha, 2019). This economic function is important not only because it expands immediate resource access but because it disrupts older patterns of total financial dependence. Women who participate in SHGs often move from being excluded from formal or semi-formal financial processes to becoming active managers of savings, borrowers, planners, and contributors to household strategy. Even when the monetary scale is modest, the symbolic

significance can be substantial. Economic participation alters the meaning of self-contribution. It makes women visible not only as caretakers but as actors with calculative presence.

The economic dimension of empowerment is strengthened further by evidence from livelihood-oriented programs. Mishra and Debata (2021) show that livelihood missions can shape livelihood security among the rural poor, indicating that empowerment must be understood within a broader development ecology rather than a narrow credit framework alone. Likewise, Basak and Roy Chowdhury (2024) connect SHGs to socioeconomic development and the achievement of Sustainable Development Goals among rural women, suggesting that SHGs are not merely survival institutions but also vehicles of developmental inclusion. These works imply that women's economic empowerment becomes more durable when embedded in broader livelihood ecosystems involving skills, institutional support, and local development alignment.

A second major finding is that economic activation alone does not capture the full significance of SHGs. The literature consistently indicates that SHGs also generate social empowerment by creating spaces of association, mutual recognition, and collective identity (Aggarwal et al., 2021; Maheshwari & Goyal, 2014; Mokta, 2014; Ramesh, 2023; Shireesha, 2019). This social dimension is not secondary. In many cases, it is the mechanism through which economic participation becomes meaningful. Women who attend group meetings enter a setting where their voices are solicited, their experiences are compared, and their problems are interpreted as shared rather than purely personal. Such spaces can reduce isolation and challenge the privatization of struggle. They may also generate normative permission for women to speak publicly, travel, handle money, or engage with institutions. Social empowerment, therefore, consists not only in increased interaction but in altered relational positioning.

This relational repositioning is especially important in contexts where women's mobility is restricted or socially monitored. Murshid and Ball (2018), examining physical mobility and microfinance participation in Bangladesh, demonstrate that mobility itself is a crucial dimension of women's empowerment. Mobility is not merely physical movement; it is social permission, spatial legitimacy, and embodied access to public life. When women participate in SHGs, mobility can become normalized through group routines. Visiting banks, attending meetings, interacting with officials, or traveling for collective purposes can gradually reduce the boundary between domestic enclosure and civic participation. The findings here suggest that empowerment frequently unfolds through such ordinary but cumulative acts of movement.

A third major finding is that political empowerment emerges when collective participation extends beyond private benefit into public voice and civic visibility. Aggarwal et al. (2021) explicitly address social, economic, and political empowerment together, showing that SHGs can influence more than household-level outcomes. Narain et al. (2005) further underscore the importance of political empowerment for women, emphasizing that participation in governance and public decision-making is a distinct and necessary dimension of emancipation. The review indicates that SHGs may serve as training grounds for political emergence because they habituate women to meeting procedures, speaking before others, negotiating group interests, and recognizing collective grievances. Political empowerment in this sense is not only about formal office-holding. It includes the development of public confidence, issue articulation, and the capacity to act in common.

Yet the literature also suggests that empowerment is uneven. Gains in one domain do not guarantee gains in another. A woman may become economically active while remaining politically silent, or she may gain visibility without full autonomy in household decision-making. This is one reason Mokta's (2014) critical analysis remains significant. A critical approach reminds us that empowerment is often invoked more easily than achieved. Institutional participation may coexist with patriarchal adaptation rather than patriarchal transformation. Women may bear new responsibilities without equivalent authority. The present synthesis therefore finds that empowerment should never be assumed on the basis of participation alone. Its quality depends on whether participation changes power relations, self-perception, and long-term capability.

A fourth major finding concerns the role of collective processes in generating confidence and self-evaluative change. Although many SHG studies focus on measurable indicators, their implications point toward deeper shifts in self-belief. This becomes especially clear when read alongside psychological literature. Salami (2010) shows that emotional intelligence and self-efficacy are associated with psychological well-being and constructive attitudes. Aziz (2017), working in the context of displaced persons living under stressful conditions, highlights the importance of individual difference predictors of well-being under adversity. These works suggest that external hardship does not affect all individuals identically; internal resources matter. When this insight is brought into SHG research, an important pattern becomes visible: group participation may matter not only because it transfers resources, but because it builds experiences of competence. Repeatedly handling money, discussing plans, solving problems collectively, or seeing one's voice acknowledged may gradually strengthen self-efficacy. Such strengthening is not always explicitly measured in empowerment studies, but it is strongly implied by their reported outcomes.

This leads directly to the fifth major finding: psychological well-being is both an outcome and a condition of empowerment. Ryff's model of psychological well-being is especially illuminating here because it provides a multidimensional account of flourishing that resonates with empowerment research (Ryff, 1989; Ryff, 2014). Autonomy corresponds to the ability to act according to one's considered judgment rather than external pressure. Environmental mastery aligns with managing practical life demands. Personal growth reflects openness to development and change. Positive relations speak to solidarity and mutual care. Purpose in life concerns direction and meaning. Self-acceptance involves a secure and non-fragmented relation to oneself. When viewed through this framework, the empowerment literature reveals more than material advancement. Many SHG-related changes can be interpreted as movement toward these dimensions of well-being.

For instance, women who gain decision-making power may be advancing in autonomy. Women who manage loans, enterprises, or household budgeting may be enhancing environmental mastery. Women who join groups, speak publicly, or imagine different futures may be experiencing personal growth. Women who benefit from solidarity and mutual assistance are clearly participating in positive relations. Women who reframe themselves as contributors and community actors may develop stronger purpose. Women whose competence becomes socially and personally recognized may deepen self-acceptance. This does not mean that SHG participation guarantees psychological flourishing, but it strongly suggests that empowerment and well-being are interwoven.

The sixth major finding is that stressful contexts make the psychological dimension of empowerment especially significant. Aziz (2017) and O'Hare et al. (2012) remind us that well-being varies meaningfully across environments and individual circumstances. Rural poverty, social subordination, mobility restrictions, and gendered dependency can be understood as chronic stressors. In such contexts, empowerment initiatives must do more than provide opportunities; they must help women interpret themselves as capable users of those opportunities. The review therefore finds that interventions which neglect psychological realities may produce shallow or uneven outcomes. A woman living under high social pressure may formally participate in a program without internalizing agency. Conversely, supportive collective environments may buffer stress and create psychological conditions under which empowerment can take root.

The seventh and perhaps most theoretically innovative finding concerns flexible thinking. The cognitive and educational literature suggests that flexible thinking is a critical capacity for adaptive functioning under changing conditions (Bennett & Müller, 2005; Debono, 2012; Fisher, 2003; Li, 2020; Passig et al., 2000; Sternberg, 1988). Flexible thinking includes the ability to shift perspective, revise assumptions, experiment with alternatives, and respond to novelty without paralysis. When interpreted in relation to women's empowerment, this concept becomes highly significant. SHG participation often places women in situations requiring adaptation: handling formal procedures, planning income activities, negotiating household resistance, reconciling traditional roles with new responsibilities, and interpreting unfamiliar institutional environments. These are not merely economic tasks. They are cognitively demanding transitions. The review therefore finds that flexible thinking likely acts as a mediating capability through which women can convert participation into sustained agency.

Li's (2020) study of schema disruption is particularly suggestive. Schema disruption refers to an interruption of habitual patterns of thought, allowing new forms of understanding to emerge. SHGs may function in a similar way at the social level. For women whose roles have been rigidly defined, participation in a collective financial or developmental group may disrupt inherited schemas about who can speak, decide, travel, plan, or lead. Such disruption does not automatically yield liberation; it may also generate anxiety or resistance. But where supportive group processes are present, schema disruption can become developmental. Women begin to see alternative versions of themselves and of social order. This finding helps explain why empowerment often proceeds gradually and unevenly: new schemas must be rehearsed before they stabilize.

The eighth finding is that habits of mind and engagement are indispensable to empowerment processes. Costa and Kallick (2000) argue that intelligent action depends on cultivated dispositions such as persistence, flexible thinking, listening with understanding, managing impulsivity, and thinking interdependently. Taylor and Parsons (2011) stress the centrality of engagement to meaningful learning and participation. Fisher (2003) links competency development to collaborative taxonomies of thinking. When these ideas are translated into the empowerment context, SHGs can be understood not simply as financial collectives but as informal developmental classrooms. They require women to attend, listen, speak, remember, negotiate, compare alternatives, persist through setbacks, and think in relation with others. Over time, such repeated practices may shape dispositions that endure beyond the group itself. The review therefore finds that empowerment is at least partly a pedagogical process, even when it is not formally educational.

A ninth finding concerns the diversity of women's empowerment trajectories. Patel's (2014) comparative work on tribal and non-tribal districts in Orissa points to

contextual variation, while Lyngdoh and Pati (2013) show that microfinance effects unfold within the specificities of matrilineal tribal society. These studies indicate that empowerment cannot be assumed to have identical meaning across social formations. In some contexts, women may already possess certain customary forms of visibility while lacking economic leverage; in others, they may gain income without greater bodily mobility or public voice. The result of the synthesis is therefore not a universal sequence but a contextual model. Economic participation, social support, political voice, well-being, and flexible cognition interact differently depending on cultural norms, institutional design, and pre-existing gender regimes.

A tenth finding is that the literature implicitly supports a developmental continuum from dependence to reflective agency. This continuum should not be imagined as linear or irreversible. Rather, it describes a broad pattern in which collective participation first reduces isolation, then expands competence, then strengthens voice, then reshapes self-concept. At the earliest stage, women may join SHGs for practical reasons such as savings access or small loans. At a later stage, they may begin to speak more confidently in meetings. Later still, they may negotiate more actively at home, pursue livelihood opportunities, or participate in village-level governance. Alongside these visible shifts, internal changes may occur in self-efficacy, autonomy, and interpretive flexibility. The literature does not always document these stages explicitly, but taken together it strongly suggests their plausibility.

An eleventh finding is that empowerment should be treated as relationally embedded rather than individually possessed. SHGs matter because they are collective formations. Their effects arise not only from what individual women receive but from what they experience together. This relational logic is consistent with Ryff's emphasis on positive relations as a dimension of well-being (Ryff, 1989; Ryff, 2014), and with empowerment literature emphasizing solidarity and group identity (Aggarwal et al., 2021; Maheshwari & Goyal, 2014; Ramesh, 2023). The review therefore finds that agency grows in and through relation. This is a significant corrective to overly individualized accounts of empowerment that focus solely on personal confidence or entrepreneurial initiative without considering the social infrastructures that support them.

The twelfth and final major finding is that empowerment research would benefit from a more explicit integration of psychological-cognitive indicators. Current SHG scholarship richly documents socioeconomic and participatory changes, but the synthesis shows that concepts such as autonomy, self-acceptance, flexible thinking, self-efficacy, emotional competence, and environmental mastery are essential for understanding why some forms of participation become transformative while others remain superficial. The literature reviewed here provides enough conceptual support to conclude that empowerment is best understood as a multidimensional capability system rather than a single measurable outcome.

Discussion

The results of this integrative study have several important theoretical implications for how women's empowerment should be conceptualized, studied, and operationalized. The most fundamental implication is that empowerment cannot be adequately captured by additive models that simply list economic, social, and political dimensions. While such multidimensionality is valuable, it remains incomplete if it does not explain the internal developmental processes through which women come to inhabit agency. The present synthesis argues that psychological well-being and flexible thinking are not peripheral supplements to empowerment; they are among the mechanisms through which empowerment becomes durable, reflective, and self-sustaining.

A first discussion point concerns the nature of economic empowerment itself. Much of the SHG literature rightly highlights the importance of savings, credit, microfinance access, and livelihood enhancement. Without material resources, talk of empowerment risks abstraction. Women who lack control over money, productive opportunity, or financial access often remain structurally dependent regardless of symbolic inclusion. Yet the literature reviewed here suggests that economic empowerment is best treated as enabling rather than exhaustive. It creates conditions of possibility. It opens doors. It can reduce vulnerability and increase bargaining power. But economic participation does not automatically transform the meaning of selfhood, nor does it automatically dissolve patriarchal norms. This insight is critical because it prevents romanticization of finance-based interventions.

The distinction between resource access and agency is especially important. A woman may access a loan but not control its use. She may contribute economically while remaining excluded from major decisions. She may manage repayments but bear intensified labor burdens. She may be celebrated as a successful participant while privately experiencing stress, overextension, or constrained choice. The critical perspective advanced by Mokta (2014) is therefore highly relevant: empowerment discourse can obscure continuing asymmetries if it mistakes participation for transformation. The present article extends this critique by showing that true transformation requires internal as well as external change. Economic empowerment that does not enhance autonomy, environmental mastery, self-acceptance, or interpretive flexibility may remain fragile.

A second major implication concerns the relationship

between collective structures and subjectivity. SHGs are often praised because they are participatory, localized, and women-centered. But what exactly do such groups do beyond resource coordination? The literature reviewed suggests that they serve as relational environments where women repeatedly practice agency. This practical rehearsal may be more significant than any single loan transaction. In meetings, women listen, compare, decide, recount, argue, explain, and evaluate. They witness peers handling problems and perhaps re-evaluate their own capacities in light of those observations. Over time, such encounters may help women move from passive acceptance toward interpretive activity. The group becomes a site of social learning.

This is where the concepts of habits of mind and engagement become especially illuminating. Costa and Kallick (2000) do not write about SHGs, but their account of intelligent dispositions has strong explanatory value here. Empowerment often requires persistence in the face of obstacles, flexible thinking amid uncertainty, thinking interdependently within collectives, and listening with understanding when navigating differences. SHGs may cultivate these very dispositions through routine practice. Taylor and Parsons (2011) likewise emphasize that engagement is not mere attendance but meaningful involvement. Applied to women's collectives, this suggests that empowerment deepens when women move from nominal participation to active cognitive and emotional investment. A disengaged member may receive some material benefit, but an engaged member is more likely to undergo developmental change.

A third implication concerns psychological well-being as a framework for rethinking empowerment outcomes. Ryff's model is particularly powerful because it moves the discussion beyond happiness or satisfaction toward mature functioning (Ryff, 1989; Ryff, 2014). This matters in development contexts where policy language often reduces success to increased participation rates or income indicators. A woman may participate more while still lacking a sense of personal growth or self-acceptance. She may contribute financially without experiencing purpose. By contrast, when empowerment is examined through dimensions such as autonomy and environmental mastery, more subtle transformations become visible. Women may begin to see themselves as decision-makers, competent navigators of institutions, and persons capable of shaping the conditions of life. These are profound changes even when income gains are modest.

The integration of well-being also shifts how causality is understood. In many development models, well-being is treated as a downstream consequence of improved socioeconomic conditions. While this is partly correct, the review suggests a more reciprocal relationship. Psychological well-being may itself enable women to make use of opportunity. A woman with stronger self-efficacy, emotional steadiness, or sense of purpose may be more likely to participate actively, persist through setbacks, and take initiative. Salami's (2010) work on emotional intelligence, self-efficacy, and attitudes reinforces this reciprocal logic. Similarly, Aziz (2017) highlights individual differences in well-being under stressful conditions, suggesting that internal resources influence adaptation. Applied to empowerment, this means that psychological development is not merely the endpoint of change; it is part of the engine of change.

A fourth implication concerns flexible thinking as an underused concept in gender and development research. The literature reviewed here supports the claim that empowerment involves movement into new roles, new expectations, and new interpretive frames. Women in SHGs often encounter tasks and possibilities that challenge inherited schemas: handling finances, interacting with institutions, voicing disagreement, participating in collective planning, or imagining non-traditional futures for themselves or their children. These experiences require more than compliance. They require cognitive adaptation. Flexible thinking, as discussed by Debono (2012), Li (2020), Passig et al. (2000), and others, provides a language for understanding this adaptation.

One of the most interesting implications of this perspective is that empowerment may fail when cognitive schemas remain unchanged. A woman may participate in an SHG and still interpret herself as incapable, undeserving, or socially illegitimate. She may continue to view authority as naturally male or public action as unfeminine. In such cases, external opportunities may be underused or emotionally costly. Flexible thinking helps explain how women come to reinterpret fixed assumptions. This reinterpretation may not occur instantly. It often emerges through exposure to difference, observation of peers, repeated practice, and gradual normalization of new roles. SHGs may therefore function as environments of schema revision. Li's (2020) idea of schema disruption is particularly relevant: when familiar assumptions are interrupted, individuals may become able to generate new patterns of understanding. The empowerment process can be read in exactly these terms.

A fifth implication concerns the importance of mobility. Murshid and Ball (2018) show that physical mobility is closely linked to microfinance participation. This finding deserves broader theoretical emphasis. Mobility is often treated as a secondary indicator, yet it is central to the transformation of agency. To move physically is also to move symbolically—from seclusion to presence, from invisibility to participation, from dependence to access. Mobility enables contact with institutions, markets, peers, and public processes. It also changes self-perception. A woman who can travel to a meeting,

negotiate outside the household, or visit an office is likely to experience the world differently from one whose life remains spatially restricted. In this sense, mobility is both infrastructural and psychological. It expands the geography of the self.

A sixth implication is that political empowerment should be reconceptualized as emerging from everyday collective practice rather than only formal representation. Narain et al. (2005) rightly emphasize political empowerment, but the present review suggests that formal political presence is often preceded by micro-level experiences of voice, deliberation, and public interaction. SHGs can build these capacities gradually. They create mini-publics where women learn to speak, disagree, remember procedural norms, and think in terms of shared interests. Such processes are foundational for broader civic engagement. Political empowerment, then, should be understood as layered. It begins in the ordinary social practices of collective life before it becomes visible in leadership or representation.

A seventh implication concerns context and diversity. The literature from tribal, non-tribal, matrilineal, and different regional contexts shows that empowerment cannot be theorized through a single cultural script (Lyngdoh & Pati, 2013; Patel, 2014). The present article's framework is therefore not a universal sequence but a relational model. In some settings, economic resources may be the central bottleneck. In others, mobility or psychological confidence may be more decisive. In still others, political recognition may lag behind social change. This contextual variability has practical consequences. Programs that focus solely on finance may be inadequate where women face severe mobility or legitimacy constraints. Equally, interventions centered on training may have limited impact if not supported by viable economic opportunities. The integration proposed here encourages tailored rather than formulaic empowerment strategies.

An eighth discussion point concerns measurement. The literature reviewed implicitly challenges narrow measurement practices. If empowerment includes autonomy, environmental mastery, relational legitimacy, flexible cognition, and self-efficacy, then evaluations based only on loan uptake or income changes are insufficient. Ebel (1972) reminds us that what we measure depends on what we define. If empowerment is defined too narrowly, interventions may appear successful while leaving deeper inequalities untouched. A richer measurement framework would include not only economic indicators but also decision-making confidence, mobility patterns, perceived self-worth, purpose orientation, problem-solving adaptability, and the quality of social support. Such indicators would not replace economic measures; they would complement them and make interpretation more accurate.

A ninth implication concerns the temporal dimension of empowerment. The review strongly suggests that empowerment is cumulative and iterative. It rarely arrives as a single breakthrough. Instead, it develops through repetition, rehearsal, and reinforcement. Women attend meetings, save small amounts, speak hesitantly, encounter success or failure, compare experiences, and slowly internalize new possibilities. This temporal structure is important because short evaluation windows may miss meaningful transformation. Programs assessed too early may seem limited, while longer-term observation might reveal deeper shifts in confidence, autonomy, and identity. Conversely, early gains may fade if not institutionally supported. The temporal nature of empowerment therefore calls for longitudinal thinking.

A tenth implication concerns the risk of burden transfer. One critique sometimes directed at empowerment programs is that they can shift responsibility onto women without sufficiently transforming the structures around them. This critique deserves serious consideration. If women are expected to save, borrow, repay, organize, work, and lead while continuing to shoulder unaltered domestic burdens, then empowerment may carry a hidden cost. The literature provided does not centrally focus on this critique, but it is consistent with Mokta's (2014) critical orientation and with broader concerns about development policy. The present review responds by arguing that psychological well-being must remain central. Programs that increase participation while eroding well-being through stress or overload cannot be regarded as fully empowering. Deep empowerment should enlarge capacity without intensifying unrecognized burdens beyond endurance.

An eleventh implication is that empowerment should be treated as a moral and developmental concept, not only an administrative outcome. Ryff's eudaimonic approach is helpful because it restores the language of human flourishing (Ryff, 2014). Women's empowerment is not only about incorporation into economic systems. It is about enabling fuller human functioning. This includes meaning, dignity, growth, relation, and self-direction. When viewed in this way, SHGs are significant not only because they support development targets or policy objectives, but because they may help women live less restricted and more self-authored lives. Such a vision is normatively richer than utilitarian accounts focused solely on productivity.

The limitations of the present study must be acknowledged carefully. First, the article is based exclusively on the provided references. While these sources are sufficient for a robust theoretical synthesis, they do not cover all relevant global literature on empowerment, microfinance, well-being, or cognition. Second, the synthesis brings together studies from different populations and disciplinary traditions. Although this enables conceptual breadth, it also means

that some connections—especially those involving flexible thinking—are inferential rather than directly validated in SHG-specific field studies. Third, several sources appear to be reviews, dissertations, or institutional works rather than standardized empirical journal articles, which creates variation in methodological depth. Fourth, because the article is an integrative review rather than an empirical study, it cannot claim causal verification. It offers a theoretically grounded explanatory framework, not a definitive test of all proposed relationships.

These limitations, however, open productive avenues for future research. There is a clear need for empirical studies that examine flexible thinking directly among women participating in SHGs or livelihood missions. Such studies could explore whether repeated group participation is associated with greater problem-solving flexibility, openness to alternative roles, or adaptive decision-making. There is also a need for research using psychological well-being frameworks to assess empowerment more holistically. Longitudinal studies could track whether gains in autonomy, environmental mastery, or self-acceptance evolve alongside economic participation. Comparative work across tribal, non-tribal, rural, peri-urban, and matrilineal settings would clarify how context shapes the relationship between collective participation and internal transformation. Intervention-oriented research could also explore whether structured reflective dialogue, confidence-building exercises, or participatory learning components enhance the empowerment impact of SHGs.

Future scholarship should also examine intergenerational effects. Although the present article focuses on women, the inclusion of literature on child well-being, flexible thinking in early development, and educational engagement suggests wider implications (Bennett & Müller, 2005; O'Hare et al., 2012; Taylor & Parsons, 2011). Women who experience greater autonomy, well-being, and cognitive flexibility may influence children's socialization, educational aspirations, and problem-solving environments. Thus, the psychological-cognitive enrichment of women may have developmental ripple effects beyond the immediate sphere of SHG functioning.

A final future direction concerns theory itself. Women's empowerment research would benefit from moving beyond the opposition between structural and individual explanations. The synthesis developed here shows that structure and subjectivity are mutually constitutive. SHGs matter because they are structures that create experiences, and experiences matter because they reshape subjectivity. Psychological well-being matters because it enables action, and action matters because it strengthens well-being. Flexible thinking matters because it helps women respond to new structures, and new structures matter because they invite flexible thinking. A mature theory of empowerment must therefore be ecological, relational, and developmental all at once.

Conclusion

Women's empowerment is most meaningfully understood not as a single achievement but as an unfolding process of transformation across material, relational, civic, psychological, and cognitive domains. The literature synthesized in this article shows that self-help groups and related livelihood structures can play a substantial role in this process by enabling savings, credit access, livelihood participation, collective solidarity, mobility, and public engagement (Aggarwal et al., 2021; Basak & Roy Chowdhury, 2024; Lyngdoh & Pati, 2013; Mishra & Debata, 2021; Ramesh, 2023; Shireesha, 2019). However, the deepest contribution of this review lies in demonstrating that such outcomes are only part of the empowerment story.

Empowerment becomes durable when external participation is accompanied by internal development. The framework of psychological well-being clarifies that autonomy, environmental mastery, personal growth, positive relations, purpose in life, and self-acceptance are not optional extras but central dimensions of what it means for women to become more fully agentic persons (Ryff, 1989; Ryff, 2014). Similarly, the literature on flexible thinking, habits of mind, engagement, and intellectual styles suggests that women's capacity to reinterpret inherited constraints, adapt to unfamiliar roles, and generate new possibilities is a crucial but underexplored component of empowerment (Costa & Kallick, 2000; Debono, 2012; Fisher, 2003; Li, 2020; Sternberg, 1988; Taylor & Parsons, 2011).

Taken together, the findings support a reconceptualization of SHGs as more than financial or administrative institutions. They are also social learning spaces where women may practice voice, experience competence, build confidence, expand mobility, and gradually revise their sense of what is possible. In this way, collective participation can become a site of schema change and identity formation, not merely of credit access. This perspective helps explain why some women experience empowerment as profound transformation while others encounter more limited gains: the depth of empowerment depends on whether economic activation is reinforced by social legitimacy, psychological strengthening, and cognitive adaptability.

The article therefore concludes that women's empowerment research and practice should move beyond narrow output-based approaches. Counting loans, membership, or income changes is not enough. A fuller assessment must ask whether women are becoming more autonomous, more reflective, more adaptable, more self-accepting, and more capable of shaping their lives in meaningful relation with others. Such an approach does

not abandon material concerns; rather, it places them within a broader account of human development.

In theoretical terms, the most important insight of this study is that empowerment is best understood as a capability ecology. It emerges where resources, relationships, institutions, meanings, and mental dispositions interact constructively. In practical terms, this means that the strongest SHG-centered interventions will be those that combine economic opportunity with participatory dialogue, relational support, confidence-building, and pathways for public voice. In scholarly terms, it means that future research should integrate development studies with psychological and cognitive theory far more explicitly than has usually been the case.

Ultimately, women's empowerment is not complete when women enter institutions created by others. It becomes more complete when women develop the material means, relational standing, psychological strength, and flexible imagination necessary to help redesign those institutions—and their own lives—on terms that reflect dignity, agency, and flourishing.

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