

Enablers and barriers to women's empowerment through self-help groups

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ABSTRACT

INTRODUCTION: Women's empowerment is one of the priority areas in line with sustainable development goals and is thus becoming ubiquitous in every development agenda across nations. This study explores the enablers and barriers to women's empowerment in self-help groups (SHGs), focusing on the women-led community-based social enterprises (CBSEs) in the Southern Philippines.

METHODS: Data were collected from 66 women members of seven purposefully selected SHGs using a qualitative approach. We conducted seven focus group discussions with 8–15 participants each. We used a general inductive approach for the thematic analysis to identify the key themes.

FINDINGS: The study reveals that multiple interrelated factors, such as personal motivation, group incentive properties, supportive intra-familial processes, solidarity among women, and community support and recognition, enable women's empowerment. Furthermore, factors such as low family economic status, competing multiple social obligations and expectations, geographical disparities, and tokenism of support services have emerged as barriers to women's empowerment.

CONCLUSION: This study's findings suggest that the enabling factors have played a critical role in promoting women's empowerment in SHGs, as evidenced by their improved access to resources, decision-making, and sense of achievement. These factors bring individual and collective outcomes contributing to women's empowerment experiences. However, emerging barriers that disempower women are structurally rooted in deep-seated gender norms. Women's empowerment through SHGs is insufficient, thus calling for sustained efforts at multiple levels of society.

KEYWORDS: Women empowerment, enablers, barriers, self-help groups

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The formation of self-help groups (SHGs) is a potent mechanism by government and non-government organisations in poverty alleviation efforts in the Southern Philippines. A significant portion of this part of the country is conflict-affected by a decade of armed conflict between Muslim rebel groups such as the Moro Islamic

Liberation Front (MILF) and government armed forces. This has affected over 60% of Mindanao's cities and municipalities (World Bank, 2018). The conflict-affected areas of Mindanao Island, Southern Philippines, have the highest poverty levels and suffer from uneven growth and development (Senate of the Philippines (SoP) 2014). The Bangsamoro

Organic Law was passed in 2018 to establish the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) and provide a new government structure for the Bangsamoro (native inhabitants of Mindanao). With the new government, new leadership, and the block grant received by the new regional office, massive social, economic, and infrastructure development programmes were explicitly implemented in the conflict-affected areas of the region, where poverty incidence is high. As one of the poorest sectors in the Philippines, women face limited access to social protection, engage in unpaid labor, and predominantly inhabit the informal sector (Philippine Institute for Development Studies, 2020). The poverty incidence among women in BARMM in 2018 was 63.1% (Philippine Statistics Authority, 2025). Considering this, development organisations, including international non-government organisations, design and implement programmes that focus on forming and facilitating SHGs in the form of community-based social enterprises (CBSE). For consistency, we will use SHGs throughout the article to represent participants' community-based social enterprises (CBSEs).

Women empowerment

Empowerment is ubiquitous and one of human development initiatives' most relevant working frameworks. It is defined as an active, multidimensional process that enables women to recognise their entire identity and power in all spheres of life, to make strategic life choices in a context where this ability was previously denied to them, and to develop their capacity to act successfully within the existing system (Kabeer, 2001; Sharma & Varma, 2008). Furthermore, Young (1997) defined empowerment as a process in which relatively powerless individuals participate in dialogue to understand the social sources of their powerlessness and recognise the potential for collective action to change their social environment. While these definitions are still useful, the term *empowerment*

implies that someone else is granting power to another person, as if the person being empowered cannot make their own decisions without the help of others. Several authors have challenged this term, asserting that no one is entirely powerless (Lennie, 2001) and that there is a hidden paternalism in using the term (Ferguson, 1996). The notion of placing someone "into power" implies that power originates externally, which contradicts the concept of empowerment that highlights its inherent nature (Vojtek, 2021). Despite the challenges associated with the term, Parpart (1995) and Ferguson (1996) advocated for its continuing usefulness in the context of feminist research and community development projects.

Although empowerment applies to both sexes, Malhotra and Schuler (2005) argued that women's disempowerment across class and social distinctions is more pervasive and complicated because household and intra-familial relationships constitute a significant source of women's powerlessness. Empowerment of women is an essential pre-condition for eliminating poverty (Sahu & Singh, 2012) and has evolved as the safest way to ensure that the development process is not unjust and incomplete and challenges the existing norms and culture to promote women's wellbeing (Nithyanandhana & Mansor, 2015; Sowjanya et al., 2015). Women are considered empowered when valued and have access to opportunities without restriction, limitation, or interference with their personal lives, education, profession, or movement, among many other things (Kabeer, 2020). This underscores the idea that, more than access, women's empowerment is liberation, or, in the words of Sen (2014, 1999), "Development as Freedom" from the systems that limit and restrict their ability to realise their full potential. A vast body of literature and empirical studies explore women's empowerment. However, understanding the context in which empowerment efforts occur is essential, as previous authors argued that empowerment is highly contextual (Brody et al., 2015). The current study explores

the enablers and barriers to women's empowerment in SHGs in the Southern Philippines.

SHGs and women empowerment

SHGs are among the most important means of empowering poor women in almost all developing countries (Minimol & Makesh, 2012; Saluja et al., 2023). Members gather to share mutual experiences, eventually creating an opportunity to mobilise resources to pursue needs and interests (Katz, 1981). Previous studies demonstrate that group participation yields economic benefits (Samama & Bidad, 2023), regarded as a prerequisite for empowerment. SHGs serve as a venue for the members' personal development, collective problem-solving, and addressing individual concerns (Samama & Bidad, 2023).

SHGs are increasingly serving as a vehicle for social, political, and economic empowerment and a platform for service delivery (Kumar et al., 2019). The formation of groups is believed to be one way to deal with such imbalances in power relations and bring better outcomes collectively or individually (Alemu et al., 2018). Furthermore, participation in SHGs reduces poverty and social isolation among marginalised women, provides access to low-cost financial services, enables them to become independent, and provides spaces for open discussions and sensitisation of the larger society, including men (Atteraya et al., 2016; de Almagro, 2018; Shetty & Hans, 2018). Though most of the studies highlight the social and economic independence of women in SHGs, some studies emphasise women's freedom from exploitation and domestic violence, leading to increased self-confidence and improved social status (Radhakrishnan, 2013; Shetty & Hans, 2018; Shirwadkar, 2015).

Moreover, the empowerment experiences of women in SHGs depend on the factors that may facilitate or hinder their empowerment journey. Previous

studies highlighted the facilitating role of socioeconomic status, demographic factors, culture, and geographical location in women's empowerment in SHGs (Nayak & Panigrahi, 2020; Rehman et al., 2015). Similarly, Atteraya et al. (2016) found that women with higher capabilities (e.g., employment opportunities, asset ownership, educational opportunities, and household decision-making autonomy) serve as pre-conditions for women to participate in SHGs.

While it is important to consider the enablers of women's empowerment in SHGs, defining, challenging, and overcoming barriers and all kinds of constraints in a woman's life increases her ability to shape her life and environment (Jakimow & Kiby, 2006; Sharma & Varma, 2008) and serves as a pre-condition for the realisation of women's empowerment. These constraints include internal, institutional, and socio-cultural factors that diminish women's ability to pursue their interests (Jakimow & Kiby, 2006). Furthermore, Brody et al. (2015) argued that empowering an individual or a small group alone might invoke adverse reactions when familial, community, and structural factors have not yet adjusted to women's changing roles. The literature consistently assumes that external systems critically influence women's empowerment. Efforts to engage in initiatives that empower women should always consider working with the macro- and meso-level system to ensure an environment that reinforces empowering women.

This article adds to the body of research on women's empowerment in SHGs by exploring the enablers and barriers women members of SHGs are experiencing in the Southern Philippines. This is in response to previous authors who have called for more research across different geographical boundaries (Rai & Shrivastava, 2021). The participants' views and experiences detailed the enablers and barriers to women's empowerment in SHGs.

Methods

This study used a generic qualitative approach (Caelli et al., 2003; Kahlke, 2014; Smith et al., 2011). This approach is not underpinned by a specific philosophical stance (Patton, 2002). Instead, it is concerned with ensuring that the data-collection methods and analytical strategies best suit the research questions and/or objectives of the study (Patton, 2002; Ritchie & Lewis, 2003; Richards & Morse, 2002). Using this approach, the researcher seeks to explore how people interpret, construct, or make meaning from their world and their experiences (Merriam, 2002), which enhances the credibility of a study's findings because the researcher is more likely to be concerned with accurately describing participants' experiences, staying close to the data, and ensuring their interpretations are transparent (Sandelowski, 2000). This approach allowed the participants to share their knowledge, ideas, and experiences (Richards & Morse, 2012) of enablers and barriers to empowerment as members of SHGs. Furthermore, this approach is suitable for this study because it is not within the limits of an established methodology such as phenomenology, ethnography, and grounded theory, but rather, it enables the researcher to modify and adapt the study structure that is suited to the needs of the research conducted (Caelli et al., 2003).

Participants and sampling

At the initial stage of the study, we requested a list of SHGs from the Cooperative and Social Enterprise Authority. From the list, we purposefully selected SHGs based on the following inclusion criteria: SHGs should be women-led, engaged in community-based social enterprises, operational for at least 5 years, and geographically located in rural, conflict-affected areas of Maguindanao del Sur, Maguindanao del Norte, and North Cotabato. Women in rural areas are less empowered and still suffer socially, economically, and psychologically in their day-to-day lives (Zafar, 2019). Additionally,

we used the convenience sampling technique to reach out to the SHGs via social networks. We contacted the presidents of each SHG and conducted coordination meetings from October to November 2023 with seven SHGs who agreed to be part of the study. The participant SHGs produce, process, and market agricultural products such as peanuts, rice, calamansi, chili powder, and local-based products like handicrafts and native delicacies.

Seven focus group discussions (FGDs) were conducted with 8–15 participants. Overall, 66 women members of SHGs have participated in the FGD. To recruit participants with rich information (Patton, 2002), we purposefully selected women who had been active members for at least 3 years and were willing to participate in the study. Women who have been members for less than 3 years and are inactive were not considered to be participants because they have limited experience and shorter exposure to SHG's activities. The Ethics Review and Regulatory Board of Cotabato State University approved the conduct of this study.

Data collection and analysis

The FGDs took place from December 2023 to March 2024. The discussions took place in the participant groups' working areas. The interview was between 45 and 90 minutes long. The researcher is a social worker with a background in research and community extension programmes in rural and conflict-affected areas of Southern Philippines, focusing on capacitating community-based organisations of marginalised sectors such as women, farmers, and fisherfolk, and this informed the research questions. The researcher used an interview guide that contained open-ended questions on three topic themes: participants' empowerment perceptions and experiences, the enablers, and the barriers to women's empowerment in SHGs. Moreover, participants were also allowed to share experiences beyond the questions asked. We explained the objectives and mechanics of the FGD to the participants

before conducting the actual discussion. We audio-recorded all FGDs with the participants' consent.

We transcribed and thematically analysed the gathered data using a general inductive approach (Thomas, 2006). Specifically, the coding steps described by Thomas (2006) are as follows: We read the transcribed data several times to identify the text segments related to the objective of the study (to identify the enablers and barriers to women's empowerment), we then developed the coding frame, labeled text segments, and similar codes were combined to develop categories. Emerging categories were refined, and the main categories were identified and conceptualised to develop the major themes. The themes were identified and decided upon when no new themes emerged at the end of the study (Marshall, 1999). Though the data analysis was guided by the research objectives specifying the topics investigated, this kind of analysis is advocated by Thomas (2006) as an inductive approach since the study's findings emerged, not from a priori expectations, but directly from the analysis and interpretation of the raw data.

Findings

Enablers of women's empowerment

Based on thematic analysis, (1) personal motivation; (2) incentive properties of the group; (3) supportive intra-familial processes; (4) solidarity among women; and (5) community support and recognition have emerged as the enablers of women's empowerment in SHGs. Participants' quotes illustrate the findings.

Personal motivation

Participants across all the groups acknowledged that empowerment should start within themselves. Most of the participants perceived that personal motivation facilitates their empowerment experience. As identified by the women,

personal motivation pertains to determination for self-improvement, yearning for financial independence, and desire to inspire others as an expression of faith in God. As one of the participants shared, "When you do not dare to try and are always in doubt, you will go nowhere" (FGD3, P2). Personal motivation is evident in the members' interest and determination to participate in every opportunity in and outside the SHG. Most participants agree that livelihood activities are only beneficial if members are willing to maximise their benefits.

Some of the participants view their membership in the group as a means of achieving financial independence. They claim that mothers know their children's needs better and carry the family's financial burden, as most of their husband's income does not adequately sustain the family's basic daily expenses. This situation challenged and motivated women to improve by joining SHGs to earn income, fulfill their children's needs, and become financially independent.

Most of the members of the SHGs belong to Muslim tribes and claim that their participation in SHGs stems from their desire to inspire other women as an expression of worship to God. It emerged during the discussion that their strong faith pushes them, not only to participate in the SHG for personal improvement, but also to inspire other women to join and help themselves to improve. This is based on their belief that the group is not only a source of livelihood but also a venue for them to spread the word of God to the other members and eventually to the whole community.

Incentive properties of the group

There is a consensus among the participants that the incentive properties of the SHGs serve as enablers that facilitate their empowerment experience. These properties include holding group leadership positions, skills development opportunities, and access

to the group's support and services. Some participants express a sense of fulfillment and pressure over having the opportunity to lead their group. One of the participants shared: "My fellow members look up to me. They'd also say that I should be the one to represent our group because I can speak and express myself" (P2, FGD3).

The SHG has served as a medium to facilitate members' access to skills development opportunities. Several participants concurred that the series of livelihood training and values transformations provided the participants with not only the opportunity to improve their livelihood skills, such as production and marketing, but also their ability to establish connections and networks with other women groups from other municipalities. This has led them to increase access to various services and livelihood assistance from various organisations. Participants also expressed how their membership in SHG has improved their mobility. One of the participants stated: "I got a chance to travel to different municipalities to attend training" (P5, FGD2).

Moreover, most participants reported that the group's interactional properties serve as a medium for women to express their feelings, develop realistic self-appraisals, and receive support from the group. Interactional properties refer to the group bond that develops among group members. The participants acknowledged how their group has served as a venue for the members to discuss their life conditions. Given that the members share similar life circumstances, women often expressed their emotions within the group, such as disappointment, fear, and anger. One participant unveiled: "I had a chance to learn from members; they taught me about religion and how to deal with my problems with patience" (FGD2, P6).

Supportive intra-familial processes

The women participants come from families with various characteristics. Supportive intra-familial processes have emerged as one

of the enablers of women's empowerment. This includes spousal support, shared household responsibilities, and trust in women's financial decision-making. The participants highlighted that the support of their spouse (e.g., taking charge of household chores) played a vital role in enabling them to participate in SHGs' activities. Furthermore, several participants reported that, aside from the spousal support, having extended family who helped them with household chores and childcare duties allowed them to improve themselves through SHGs. Moreover, family size and the age of children also play a role in enabling women to experience empowerment. Some participants said they could join SHGs because they have no children, while others said their children are grown and have their own families, freeing them from domestic chores.

Several women also revealed that they felt respected and important since their partners trusted them in decision-making. One of the interviewees cited, "Most males focus on concerns outside the home; they tend to let the women handle the household's financial decisions. My husband also seeks my advice when he plans something, and I am proud of myself" (P4, FGD4). While most participants indicated that their decision-making centres around households, a few also disclosed that they receive consultations on non-household-related issues.

Solidarity among women

Women participants expressed how solidarity through mutual support, skill-sharing, and having the common desire to contribute to solving community issues has facilitated their access to different programmes and services of both government and non-government organisations. They refer to this as *Kapangenggataya*, where fellow women extend invitations to each other whenever opportunities arise in the community. A participant from an SHG involved in weaving shared: "It's like we are responsible for each other's access to services, especially concerning

livelihood opportunities" (FGD3, P2). In addition to receiving benefits, women believed that joining the group allowed them to share their skills with other women. A participant who is an internally displaced person proudly shared: "My membership in our group allows me to help and impart my [weaving] skills with my fellow women." (P2, FGD3).

Moreover, mutual support is further observed through how women express their empathy towards fellow women, whom they perceive as enablers facilitating their empowerment experiences. Women express empathy by understanding the challenging life circumstances of their peers and validating the emotions shared. Sharing and expressing challenges prompted women to act and address the shared concern to improve and ensure the survival of their peers. One participant, the president of an SHG located in the conflict-affected community, shared: "I want every woman in this community to have children who finished schooling" (P1, FGD1).

Some participants, especially those in leadership positions, shared their experiences and views about their motivation to contribute to resolving community development issues. A participant serving as the president of a SHG in Maguindanao's heavily conflict-affected areas expressed: "We established this group not just to generate income, but also to assert our voice and gain recognition, particularly in matters of peace and order" (P2, FGD1). The participants assert that their organised group has received invitations to various community forums and consultative meetings. The participants' awareness and experiences with community issues have motivated them to organise their group to earn an income and as agents to influence community decision-making.

Community support and recognition

Support and recognition from the community have become important factors in empowering women. This can be seen

in how the community accepted the SHG, gave it public platforms for visibility, and acknowledged its contributions to community development, which provided participants with a sense of empowerment. The president of an SHG from Maguindanao del Sur discussed her experiences representing her group in transactions with government and non-government organisations. She stated, "They perceive me as an individual with authority" (P1, FGD1). The community's acceptance is further evident in the patronage of the products and services offered by the SHGs. A member of the SHG involved in food production and processing stated, "Nearly all individuals in our community, including those from neighboring barangays, patronize our milling services" (P7, FGD6).

The local government supports SHGs by providing platforms that increase their visibility. One participant stated, "Our municipality consistently invites us to conduct a demonstration and product display. Despite our initial lack of confidence in the product last year, we ultimately emerged victorious" (P1, FGD6). The participants indicated that this opportunity provides a sense of accomplishment. The recognition they receive for their achievements inspires them to strive for excellence. The president of the women's group, which focuses on processing and marketing agricultural products, expressed surprise at the visit from an international organisation, stating, "They informed us that we are one of the leading associations because of our processing area." His statements motivated me. I remarked, 'Really, sir? It was flattering!'" (P1, FGD6). The support and recognition afforded to certain participant groups seem to enhance their sense of achievement and collective self-worth. Multiple participants indicated that the recognition and support they are receiving serve as an enabling factor for enhancing and broadening their livelihood activities, which they aspire to contribute to both their group and overall community development.

Barriers to women's empowerment

The participants view positive experiences as enablers of their empowerment process, but four themes emerge as barriers. These barriers include low economic status, competing social obligations and expectations, geographical disparities, and the tokenism of support services.

Low family economic status

Numerous studies have shown how economic status affects women's empowerment rate. Financial instability, poverty-driven priorities, and an inability to pursue opportunities are perceived outcomes of having a low family economic status. Most participants expressed that their financial status hinders their participation in SHGs. Traveling to group meetings requires money because their homes are far apart. Women also need to ensure that their children have something to eat and a school allowance. The participants should ensure they have all these necessities to participate in the group's activities. One of the participants revealed: "We have difficult livelihood conditions. My spouse is unemployed. He cannot go fishing or farming because of the drought" (FGD3, P2). Instead of actively participating in group activities, several participants said they needed to prioritise earning outside the group's entrepreneurial activities. This suggests that women facing the burden of family provision have limited opportunities to enhance and empower themselves.

Competing multiple social obligations and expectations

Most participants expressed competing social obligations and expectations, highlighting domestic household work, family responsibilities, and attending social obligations as barriers to women's empowerment. Although women are permitted to attend and participate in their group's activities, the interviews revealed that they felt compelled to complete household chores either before leaving home

or after returning because family welfare and childcare are expected to be their primary responsibilities. One of the participants shared, "The decision of how I spend my time rests entirely with me, provided that the house is tidy when he [husband] returns home" (P4, FGD6). This suggests that the freedom to participate in the group's activities is conditional. The participants still bear the brunt of the housework.

Furthermore, several women feel burdened by domestic household chores and the expectation that the family's welfare is their responsibility. As one of the participants put it, "Attending the group's activities is quite challenging for me since my husband is frequently away on trips. He is a member of the Tablighi Jamaat. I need to take care of my children by myself. I sometimes must address issues within my husband's family" (P3, FGD4). The discussion revealed that the community still expects women to attend their husbands' family gatherings. Performing multiple roles limits women's time for self-development.

Several participants reported that they are perceived as problem solvers and are expected to represent their families at various social gatherings as part of their social obligations. The community expects them to be present at social gatherings, compounding their multiple domestic activities. One participant disclosed, "Men are becoming more irresponsible about family problems, especially when they see that women can do it alone. They always see us as problem solvers because we can always find a way" (P2, FGD4). This situation causes physical exhaustion for the women and affects their emotional wellbeing. This limits their ability to attend the group's activities, resulting in some members withdrawing their membership.

Geographical disparities

Several SHGs operate in conflict-affected, geographically isolated, and disadvantaged communities. It emerged in the discussions

that scarce community resources and limited access to opportunities hinder women's experience of empowerment. Several participants expressed that attendance at the capacity-building events is sometimes limited to those financially capable members and those SHGs located adjacent to the town. As a result, poorer women members have limited access to these capacity-building events because they cannot afford transportation expenses. The sponsoring agencies conduct training and other capacity-building activities in the town areas, which are significantly distant from the areas where the SHGs operate. The lack of financial resources among women hinders them from accessing opportunities that could contribute to their empowerment.

Similarly, there are SHGs geographically located in remote and conflict-affected areas with scarce livelihood resources. One participant revealed, "We continue to live in an evacuation center. Armed conflict and family feuds persist in our community. My family cannot find a sustainable source of income" (P3, FGD1). SHG members residing in these communities face more complex barriers than other communities. Furthermore, limited access does not only refer to the geographical location; it is also compounded by the structural barriers experienced by women, which include government policies and standards that are difficult to comply with, especially for small SHGs. One participant shared:

We frequently receive excellent feedback on our food products. However, due to the Bureau of Food and Drugs' lack of certification, we cannot promote our items in malls, significantly limiting our market reach. We cannot apply because we lack a standard processing area. (P1, FGD6)

The women perceive this situation as a barrier to their empowerment, resulting in disparities in economic opportunities among groups.

Tokenism of support services

The participants' narratives suggest surface-level engagement, irrelevant support services, and a lack of infrastructure support from the development agencies providing support services to the SHGs. Though participant SHGs receive support services, several members expressed disappointment in the quality, relevance, and responsiveness of the production and processing equipment they have availed. For example, a participant explained: "The item provided is a thread intended for a small sewing machine, which differs from the machine we utilize for *Inawol* production. This is truly an unnecessary expenditure; we have no use for them!" (P2, FGD3). The same participant remarked, "If I were to rate the usefulness and relevance of the equipment given to us, it would only be 25% out of 100%." They believe that the provision of those support services overlooked their needs. The participants also revealed that they had a consultation meeting with the agency and took photos of their sewing machine and equipment. However, the equipment they received significantly differed from what they had requested.

Similarly, some groups have expressed concern about the lack of infrastructure support services. One participant stated, "Despite receiving production machines and equipment, we do not have the necessary space or structure to house them" (P2, FGD6). Participants believed that their participation in the provision of support services was superficial and merely compliance with the agencies' bureaucratic procedures.

Discussion

The study's findings concur with previous empirical studies highlighting the enablers and barriers to women's empowerment in SHG. The participants' narratives across groups demonstrated a degree of homogeneity in their perceptions and experiences of empowerment. Several

interrelated and multi-level factors have emerged to enable women's empowerment in SHGs. The study participants considered personal motivation, group incentive properties, supportive intra-familial processes, solidarity among women, and community support and recognition as enablers of their empowerment experience. The women's motivation stems from their religious belief that joining groups contributing to self-improvement and community development is part of faith. According to Chaudhry and Nosheen (2009), a resilient Islamic point of view (religious opinion) could support helping empower Muslim women.

According to Brody et al. (2015), incentives could encourage the poorest individuals to participate in SHGs. The participants' narratives reflected this, suggesting that group membership is a medium for women to access resources and opportunities. The participants' meagre income from entrepreneurial activities, livelihood skills training, seminars, the opportunity to travel for training, and exposure to various activities significantly enhanced their self-confidence and interpersonal skills. Furthermore, the participants reported a sense of achievement from their entrepreneurial activities, which not only provided them with the opportunity to earn income to support their family's daily survival needs but also enabled them to assist their fellow female members by sharing their livelihood skills and religious teachings, particularly relevant for the Muslim majority. This sense of achievement by helping fellow members resonates with Mendoza's (2015) "helper therapy" principle, wherein group members receive psychological rewards from the experience of helping others. This supports previous studies showing that women's ability to influence the direction of social change may create a more just social and economic order and is considered by the United Nations as one of the significant components of empowerment (Brody et al., 2015).

Women who belong to supportive familial processes have more confidence and self-esteem and play a more productive role in their personal, familial, and social lives (Afzal et al., 2024). The supportive intra-familial relationship, identified by women participants as support from their spouse and extended family members who share some of their domestic and household chores, has facilitated their participation in their group. Although not all participants have this kind of family characteristic, women from extended families highlighted how having an extended family lightens their burden.

The study participants described how their solidarity has allowed their fellow women to access various resources within and outside their group. The solidarity stems from the women's empathy for their fellow women. Women recognise how their organised group has helped to give them a voice and to be visible in the community. According to Saluja et al. (2023), SHGs enable women to become part of the value chain, and the familiarity and trust of vulnerable women in such organisations give them a comparative advantage over other formal institutions. Furthermore, the community's support and recognition have given the women a sense of achievement, pushing them to strive harder. This further concurred with the United Nations Research Institute for Social Development's [UNRISD] (2017) solidarity economy based on the principle of cooperation that often prioritises social and environmental objectives more than profit motives that foster transformative change.

Participants across the groups have demonstrated consensus on the barriers that limit their empowerment experiences. Women's narratives show how their low economic status, multiple and competing social obligations, geographical location, and the tokenism of support services have hindered them from getting the most out of their time in SHGs. The results of

low economic status, having many social obligations at once, and differences in location agreed with those of Nichols (2020), Samman et al. (2016), and Brody et al. (2017). These studies suggest that poorer women with young children experience increased barriers to participation in SHGs, affecting their desire and motivation and that childcare contributes significantly to women's poverty by preventing them from engaging in economically productive activities. Brody et al. (2017) observed that the poorest of the poor women were barred from participation in SHG programmes due to limited funds, geographic location, and language. Conversely, the tokenism of support services is one of the most common constraints experienced by the participants, similar to the findings of Tanusia et al. (2016), who found that a lack of business support and networks are among the top barriers to economic empowerment among women entrepreneurs.

Conclusion

This study aimed to explore the enablers and barriers to women's empowerment in SHGs in the Southern Philippines. Multiple intersecting personal, familial, community, and structural factors have emerged as barriers and enablers of women's empowerment in SHGs. The enabling factors have played a critical role in promoting women's empowerment, as evidenced by their improved access to resources, decision-making, and sense of achievement. These factors bring individual and collective outcomes that contribute to the empowerment experiences of women. However, emerging barriers that disempower women are structurally rooted in deep-seated gender norms reinforced by the country's highly patriarchal society. Thus, using SHGs alone as an instrument for women's empowerment may not be sufficient. Transformative change, like women's empowerment, calls for multi-level and sustained efforts at society's micro, meso, and macro levels.

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