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Contribution of self-help groups in addressing several development issues in India: a systematic review of literature

Jyoti Yadav, Ravinder Kaur, Suyash Mishra

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Contribution of self-help groups in addressing several development issues in India: a systematic review of literature

Jyoti Yadav and Ravinder Kaur*

Department of Commerce,
School of Business and Management Studies,
Central University of Haryana,
Mahendergrah, Haryana, India
Email: jyotiyadav2017@gmail.com
Email: ravinderkaur@cuh.ac.in
*Corresponding author

Suyash Mishra

Department of Vocational Studies and Skill Development,
Central University of Haryana,
Mahendergrah, Haryana, India
Email: dr.suyashmishra@gmail.com

Abstract: Microfinance is widely accepted as an important tool for alleviating poverty. Self-help group (SHG) programme has emerged as the primary source of microfinance that deals with a wide range of issues impacting poor society. This paper seeks to identify the role of SHGs in various aspects of development, such as women's empowerment, poverty alleviation, socio-economic development, rural development, and entrepreneurial development, etc. A total of 140 studies during the time frame of 1992–2021 have been finalised through PRISMA (2020) framework for systematically screening the records for measuring contribution of SHGs. The trend analysis of a number of publications showed that the concept of 'SHGs' is gaining importance and popularity as it was highly researched in 2020 and 2021. An additional impression of the current study is that a research gap in literature has been found which will help the researchers in carrying out further research.

Keywords: self-help groups; SHGs; microfinance; systematic review of literature; socio-economic development; women empowerment; India.

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Biographical notes: Jyoti Yadav is a research scholar at the Department of Commerce, Central University of Haryana, India. She is an awardee of Centrally Administered Doctoral Fellowship from ICSSR and of National Fellowship for OBC candidates from Ministry of Social Justice and Empowerment, Government of India. Her research interest lies in the area of finance. She has qualified UGC-National Eligibility Test. She is the recipient of Gold Medal for outstanding performance in Masters of Commerce.

Ravinder Kaur is working as an Assistant Professor in the Department of Commerce, School of Business and Management Studies, Central University of Haryana. She is continuously contributing as an active member in the corporate life of the University. She earned her Master's in Commerce from the Maharshi Dayanand University, Rohtak (Haryana) and awarded PhD degree from the Central University of Haryana, Mahendergarh (Haryana). She has presented several research papers in national/international conferences, attended various research workshops from reputed institutions/universities and got published many research papers in national/international journals.

Suyash Mishra is working as an Assistant Professor of Retail and Logistics Management in the Department of Vocational Studies and Skill Development, Central University of Haryana, Mahendergarh, Haryana, India. He holds more than ten year of teaching experience along with decent research experience. He has many of international and national publications to his credit and also presented many research papers in International and national conferences/seminars.

1 Introduction

In India, microfinance is becoming the main force for poverty alleviation and getting great attention (Greaney et al., 2016). Microfinance services are also increasing very speedily in India (Kaboski and Leemput, 2016). It is the provision of financial services to lower-income individuals who do not have access to formal financial services (Hishigsuren, 2006). The SHG programme has emerged as the primary source of microfinance, as it is a cost-effective way of providing financial services to core poor rural women (Maity, 2016). The focus of the programme is to eradicate poverty by fulfilling loan requirements and providing training to group members for establishing income-generating activities. For the last three decades, SHGs have been extensively working in India. In 1992, NABARD initiated a pilot project of Self-Help Group Bank Linkage Programme (SHG-BLP) to link the SHGs to banks for the purpose of ascertaining financial inclusion. Now, it has been emerged as the most popular largest microfinance programme in the world in terms of number of participants and outreach (NABARD, 2020). Therefore, India is selected purposely for reviewing literature related to SHG programme to get insights on the contribution of literature on various development issues in India.

SHG model in India includes saving generation and micro lending with social mobilisation (Deininger and Liu, 2013). SHGs are emerging as a model of empowerment and financial inclusion for rural women to reduce poverty and improve living standards (Bhattacharjee, 2016). There are various evidences which highlight benefits and characteristics of SHGs. Maity (2016) states that SHGs are change agents for marginalised rural women for bringing positive changes in their socio-economic lives. With the increment in saving and income of women, self-employment has been increased (Galab and Rao, 2003; Samadarsani and Mallick, 2017). SHGs are the source of motivation for socially backward people (Mathur and Agarwal, 2017). Income plays an important role in the improvement of well-being (Naser and Crowther, 2016). Seibel and Khadka (2002) described how SHG banking is highly profitable. SHGs are most direct source of funds for disadvantaged people (Harikrishnan and Karuppasamy, 2017).

Kalra et al. (2013) found that rural people can increase their income, improve their standard of living and become empowered by starting economic activities independently and through getting microfinance services from SHGs. SHGs play an important role in increasing the income level of poor because of which repayment rate has been improved (Datta and Singh, 2014). SHGs are promoting entrepreneurial activities among their members and providing employment opportunities to the beneficiaries for making them self-reliant (Sangvikar et al., 2019).

It is a very common and suitable tool of microfinance in India, which makes available formal financial services to poor (Feroze and Chauhan, 2010; Gadkari, 2015; Greaney et al., 2016; Singh and Mittal, 2017). SHG is not only limited to credit delivery, but also includes various other dimensions (Mathur and Agarwal, 2017). The network of SHGs in India is expanding at a fast pace, and has become a social movement. Moneylenders' exploitative practises have been decreased because of SHGs (Gadkari, 2015). It is considered a form of microfinance that promotes economic and social development of poor by increasing their income (Surender et al., 2011). The members of women's self-help groups (WSHGs) are becoming socially empowered. The SHG movement has achieved great success in bringing about many positive and rapid changes in the lives of poor in terms of socio-economic and political-cultural aspects (Kamble, 2015).

This study is aimed to understand the contribution of previous researches in concerned area by analysing the literature through a systematic process and find the gaps in literature for future researches. This review paper focuses on previous studies on SHG programme published during given period to identify the contribution of SHGs in addressing several development issues such as social development, economic development, poverty alleviation, employment generation, etc. in India. In the first phase of this paper, Preferred Reporting Items for Systematic Review and Meta-Analysis (PRISMA) (2020) framework is used for screening the articles for final consideration of review. Classification of literature has been completed in the second phase. After the detailed process of review, contribution of SHGs and gap in literature are identified. Finally, conclusion and recommendation for future studies are discussed in the last section of the paper.

2 Methodology

In this study, existing literature is analysed systematically by using PRISMA 2020 statement. The PRISMA statement helps researcher to improve the reporting of the review of literature. In order to archive the goal of this study, previous literature is rigorously reviewed and classified on the basis of different criteria. Detail of criteria, sources of data collection and method followed for inclusion and exclusion of the articles for the review are mentioned in following subsections.

2.1 Search strategy and databases

Various keywords related to the concepts, i.e., self help groups, SHGs, microfinance, socio-economic development, economic development, poverty alleviation are searched by using the and/or operator for extracting the records related to the topic. The terms were searched in title, abstract, and authors' specified keywords in publications spanned from 1992–2021. Authors have included all latest studies in this review; however the

search was restricted to articles from limited databases and published in English language. Articles were searched from selected four electronic databases including Scopus, Science Direct, Google Scholar, and database of the digital journal library of Emerald Insight.

2.2 Study selection criteria

The selection process for articles presented in Figure 1 is based on the PRISMA (2020) framework (Page et al., 2021). The search is mainly focused on mapping the existing literature on SHGs. All records were imported in Microsoft Excel (2019) for reviewing process management. The records were identified from the aforementioned databases on the basis of the search criteria. In the first step of selection process, duplicates records are removed. In the second step, articles were excluded which were other than the journal articles. At the third steps remaining reports were assessed by looking at the title of the study. Those titles that are not related to the concerned concepts were rejected for inclusion. The abstracts of the remaining records are analysed and those studies that did not work on relevant objectives are rejected for further consideration in the study. At last stage, after a full review those articles were rejected which were not found satisfactory. Final review has been completed with these remaining studies which were found related to the purpose of study. The outputs of the review analysis have been integrated into this review paper. Figure 1 shows the literature inclusion and exclusion at every stage PRISMA (2020) Flow Diagram.

2.3 Eligibility criteria

This review paper is only focused on India and SHG-BLP in India was started by NABARD in 1992. Hence, India based journal articles which are published in English language between 1992–2021 are considered in the study to ensure the quality of the review, and other forms of publications are excluded.

2.4 Data extraction and synthesis

Total 140 studies were included in this review paper, which were then further analysed for conducting data extraction by three researchers. The main focus of data extraction was on various issues including women empowerment, socio-economic development, entrepreneurship development, poverty alleviation through SHGs, were extracted from the imported dataset after examination of each report individually. Apart from these issues, data collection methods, regions of India of research conducted, year of publication and journal of publication details were also collected for analysis purpose. All data was tabulated in shared spreadsheet and extracted by all researchers independently. A cumulative interpretation of results was prepared after resolving of all discrepancies and obtaining consensus from each researcher.

2.5 Method of analysis

Detailed rigorous qualitative data analysis of final articles was employed to extract the information, and produce trustworthy findings, and novel insights in the study area. Also, descriptive analysis of the data related to the year wise publications and journal wise publication have been done. The results of the review are shown in the further section of this paper and presented through bar chart, pie chart, and tables to enhance the interest of the readers.

3 Results

On the basis of the search strategy, 3,507 articles were retrieved from different databases. 1,588 duplicate articles and 284 articles other than the journal articles were removed. Titles of 894 articles were not found related to the concerned issues and hence, excluded. Abstracts of the remaining records were analysed and 508 articles were excluded as these studies did not work on relevant objectives. 93 articles were rejected after a full review, as these were not found satisfactory. After a careful assessment of each record based on screening criteria, 140 articles were found suitable as per the purpose of the study and included for further review and data collection. Literature inclusion and exclusion at every stage as per PRISMA (2020) flow diagram are presented in Figure 1.

3.1 Results from literature review

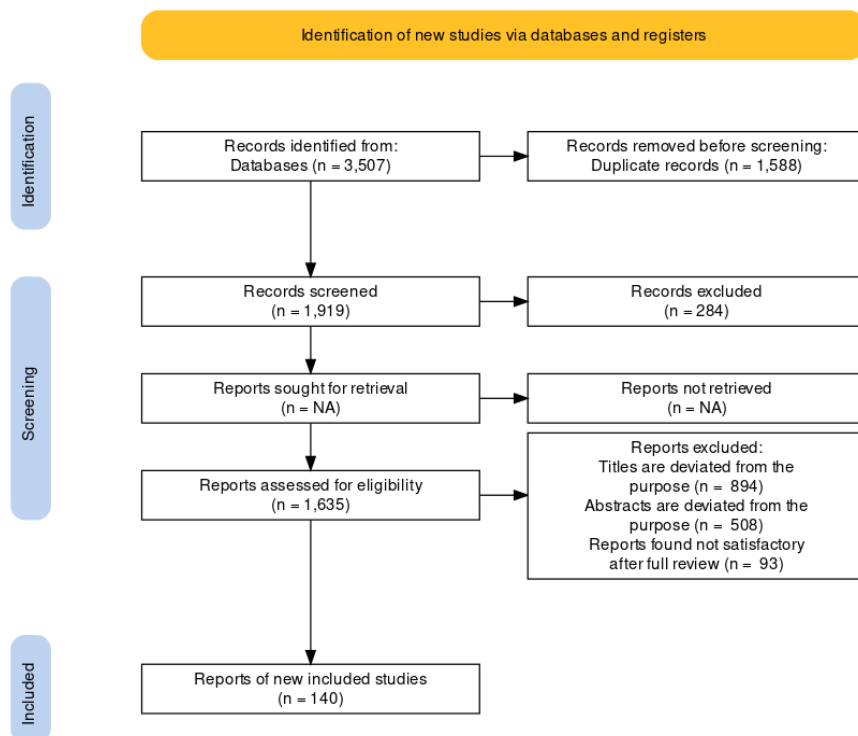
After reviewing the literature, classification of literature is presented on the basis of issues targeted, and data collection sources of studies. Further, descriptive analysis is done for year-wise publications, journal wise publications and region wise studies. Therefore, findings of review analysis have been integrated into this section.

3.1.1 Women empowerment

SHGs are contributing very importantly for the development of women (Nayak and Panigrahi, 2020; Kumar and Nayak, 2021). Mohapatra and Sahoo (2016) analysed the impact of microfinance on women's empowerment and found a positive and significant impact. Effectiveness of NGOs/SHGs is found on the issue of women empowerment in India (Gupta, 2020; Vikram, 2021; Bryan and Mendaglio, 2020). Women's empowerment is an issue which is highly studied by a large number of studies (detail has been reported in Table 1). Social, economic and political empowerment of women is becoming possible through SHGs (Aggarwal et al., 2021). According to Gupta and Rathore (2021) economic empowerment of women is possible through SHGs; whereas, Johnson et al. (2007) found that women are becoming political empower by engaging in SHGs. Political involvement and awareness of women have increased with the association of SHG membership (Kumar et al., 2019). Same finding is recorded in different states of India. Dulhunty (2020) has highlighted the concept of 'power with' and empowerment through SHGs in West Bengal. Kumar et al. (2021) found significant positive impact of membership in SHGs on women's empowerment and concluded decrease in gender gap in south Asia. Even, SHGs helped women during the COVID-19 pandemic situation in addressing the issue of domestic violence and empowered them

(Chavan et al., 2021). SHG model worked as an appropriate tool for the empowerment of rural women (Bhattacharjee, 2016; Bhoj et al., 2013; Manikandan and Muthumeenakshi, 2020; Swain, 2007). Now, women are going beyond agricultural occupations and have diversified their sources of income to become financially independent on the one hand, also paving the door for their social and political advancement on the other hand (Kaushal and Sharma, 2020). Sedai et al. (2021) found the effects of rotating savings and credit associations on women's socio-economic development in India. Therefore, SHGs have been effective in enhancing social, economic and political engagement of women in India and finally in their empowerment. Although, there are many factors which affect the progress of women SHGs (Aggarwal et al., 2020; Nayak et al., 2019) and require to be explored further for women's empowerment.

Figure 1 PRISMA (2020) flow diagram (see online version for colours)



3.1.2 Socio-economic development

SHG is not only a model for women empowerment, even a model for socio-economic development of its other members. In this section, studies related to the impact of SHGs on the social and economic development of beneficiaries have been reported. Because of various socio-economic reasons people are becoming interested towards SHGs. Income loss has been found as one of the important determinants of taking membership of SHGs by maximum households in Himalayan foothills region of West Bengal (Ghosh and Ghosal, 2020). With the concept of SHGs, social capital is enhancing which plays an important role in social and financial development of the members (Nichols, 2021a). Not

only this, SHGs are proved effective for economic and social development of farmer groups in Punjab (Kalra et al., 2013). SHGs are contributing in socio-economic development of Orissa as the members of SHGs are engaged in aquaculture activity (Panda, 2012; Nirupama et al., 2011). Similarly, Patil and Kokate (2017), Vinodhini and Vajayanthi (2016), Atanu et al. (2012), Nandru and Rentala (2019), Deininger and Liu (2013) and Joshi (2019) studied the influence of SHG microfinance programme on the rural poor's socio-economic status. Pant (2021) has offered a model for development of SHGs to ensure social and economic development of India and also highlighted few major social and economic hurdles faced by India. Therefore, SHGs are found as tool for enhancing socio-economic development of rural poor.

3.1.3 Economic development

Another important role of SHGs is found by Samishetti and Anusha (2020) who have examined the financial strength or economic empowerment of Mutually Aided Women Credit Society by analysing aggregate savings, credit dispensed, loan recovery, and outstanding loans. Hence, SHGs have contributed for increasing financial literacy and financial inclusion among women SHGs (Mishra et al., 2021). Malaisamy (2021) has compared the performance of SHGs and cooperatives and found that SHGs have supported the members to increase their income. Even, assets building have been increased with the support of SHGs (Swain and Varghese, 2009). Also, other studies (Priyakumari, 2017; Nagaraj, 2009; Prasad and Sreedevi, 2007; Desai and Joshi, 2014; Geethanjali and Prabhakar, 2013; Ahlawat, 2014; Fujita and Sato, 2014) have exclusively studied and found the significant impact of SHGs on economic development of its beneficiaries.

3.1.4 Social development

SHGs are also found related with the social development of beneficiaries. Many studies analysed the impact of SHGs on social development of members and found SHGs have been supporting members in various directions for enhancing status of members socially. The SHG-BPL programme is one which has connected the poor with bank and financial system of country. Rajeev et al. (2020) have estimated transaction costs of borrowing directly from banks under SHG-Bank linkage programme and concluded that this cost has been reduced in terms of social capital arrangement and other social benefits from SHGs. Social capital generated by the programme has a substantial positive impact on members since it strengthens the process of women's empowerment (Deshpande and Khanna, 2021). In Uttar Pradesh, role of SHGs is also observed in mobilising the social capital of members in order to develop seed systems (De Boef et al., 2021). Additionally, SHGs have been working for benefitting members diversely. Like, Yadav (2021b) described the efforts of SHGs for helping migrant in Haryana during the COVID-19 pandemic. Also, Rajagopal (2020) has found the social impact of SHGs of 'Kudumbashree' in Kerala. SHGs have been directed towards children's education in rural India. Secondary school enrolment rate is improved with time and this social connection within SHGs is found significant by Baland et al. (2020). Therefore, one major goal of SHGs is also found to boost livelihoods of members and society. Even,

Nielsen and Tripathy (2020) suggested the role of SHGs in empowerment and social change. However, Singh and Lee (2020) investigated the inequality perpetuated by social categories in accessing the social capital generated by microfinance interventions in India which require to be addressed for bringing equality in social development.

3.1.5 Entrepreneurship development

Another relevant contribution of SHGs is found in terms of enhancing entrepreneurship through micro enterprises in India (Soluk et al., 2021). For instance, Aggarwal et al. (2021) and Siddhartha et al. (2021) have analysed the potentials of the SHGs to start the micro, small and medium enterprises (MSME) in Puducherry and suggested positive contribution of SHGs in this direction. Various opportunities of entrepreneurship are being provided and challenges in the way of women entrepreneurship are being addressed through SHGs in India (Yadav, 2021a). As a consequence enhance entrepreneurship. Kanagaraj and Priya (2020) found that literacy, communication, banking, and occupational abilities of SHGs members have been improved as a result of their engagement in SHGs. Hence, SHGs are promoting entrepreneurship activities, which play an important role in the development of rural women (Pratibha et al., 2021). SHGs should be viewed as niche centres for the promotion of microfinance and rural development initiatives (Prabhakar, 2020). As vast majority of women (77.6%) are lacking in vocational skills, and there is a significant need for women to be trained in vocational and entrepreneurship skills (Prabhakar, 2020). Some studies also investigated the cognitive, leadership, and entrepreneurial roles of SHGs (Bilal Ahmed and Thameemul Ansari, 2020; Siddeswari and Gopal, 2021). Also, significant relation of SHGs and entrepreneurship development is confirmed by Kumar (2016), Sangvikar et al. (2019), Ali (2011), Singh and Srivasatva (2016), Singh (2015), Suprabha (2014), Premchander (2003), Chatterjee et al. (2018). Sustainable entrepreneurial competences among members have been promoted with SHGs (Minimol, 2020).

3.1.6 Poverty alleviation and employment generation through SHGs

Gangwar and Srivastva (2020) found significant impact of SHGs on poverty eradication. Also, significant impact of microcredit programme on poverty reduction has been recorded by Sekhon and Grant (2021). Various other researchers have also addressed the issue of poverty and registered significant role of SHGs for poverty eradication (Maity, 2019; Maity and Sarania, 2017, Hemavathy et al., 2015; Deshmukh-Ranadive, 2004; Bonia, 2019a, 2019b; Deepika, 2014). SHG programme has a great significance in terms of empowerment of women and socio-economic development. Previous studies also analysed the role of SHGs in employment generation. Like, Dahiya and Mann (2018), Johnson et al. (2019), Sivachithappa (2013) have found impact of SHGs on employment generation. Similarly, study conducted by Dhake and Narkhede (2019) analysed and found the income-generating activities supported by the SHGs, and mobilisation of resources, in rural and urban areas. SHGs could be the solution to global unemployment as SHGs plays significant favourable role in job creation (Surender et al., 2011).

Table 1 Classification of literature based on subject areas

<i>Subject areas</i>	<i>Sub-themes</i>	<i>Significant contributors</i>
Studies on the issue of development	Women empowerment	Sahu (2015), Radhaakrishnan et al. (2019), Panda (2009), Kumari and Mishra (2015), Sikivahan and Ponniah (2019), Thangamayan, et al. (2019), Swain and Wallentin (2009), Ghosh, et al. (2015), Cagna (2014), Bhattacharjee (2016), Kapoor (2019), Madheswaran and Dharmadhikary (2001), Maity (2016), Cresenta Shakila Motha et al. (2017), Rajarajeswari (2019), Arunkumar et al. (2016), Mathur and Agarwal (2017), Swain (2007), Desai and Olofsgård (2019), Singh (2014), Sivasubramanian (2019), Nayak and Panigrahi (2020), Gupta (2020), Aggarwal, et al. (2020, 2021), Vikram (2021), Dulhunty (2020), Kumar et al. (2019, 2021), Gupta and Rathore (2021), Chavan et al. (2021), Nichols (2021b), Manikandan and Muthumeenakshi (2020), Kaushal and Sharma (2020), Kumar and Nayak (2021), Bhoj et al. (2013), Mohapatra and Sahoo (2016), Johnson et al. (2007), Sedai et al. (2021), Yatnalli et al. (2012), Reddy (2002), Desai and Joshi (2014), Khan et al. (2020), Nielsen and Tripathy (2020), Sarma (2020), Pant (2021), Bryan and Mendaglio (2020) and De Boef et al. (2021)
	Socio-economic development	Panda (2012), Vinodhini and Vijayanathi (2016), Atanu et al. (2012), Nandru and Rentala (2019), Deininger and Liu (2013), Joshi (2019), (Chandrashekar and Lokesh, 2009), Ghosh and Ghosal (2020), Pant (2021), Nirupama et al. (2011), Nichols (2021a), Patil and Kokate (2017), Kalra et al. (2013), Pratibha et al. (2021b) and Bilal Ahmed and Thameemul Ansari (2020)
	Economic impacts	Priyakumari (2017), Nagaraj (2009), Prasad and Sreedevi (2007), Desai and Joshi (2014), Geethanjali and Prabhakar (2013), Ahlawat (2014), Fujita and Sato (2014), Samishetti and Anusha (2020), Swain and Varghese (2009), Malaisamy (2021) and Mishra et al. (2021)
	Social development	Rajeev et al. (2020), Yadav (2021b), Rajagopal (2020), Baland et al. (2020), Deshpande and Khanna (2021), De Boef et al. (2021), Nielsen and Tripathy (2020), Singh and Lee (2020), Pal and Singh (2021), and Nichols (2021a)
	Entrepreneurship development	Kumar (2016), Sangvikar et al. (2019), Ali (2011), Singh and Srivasatva (2016), Singh (2015), Suprabha (2014), Premchander (2003), Chatterjee et al. (2018), Soluk et al. (2021), Aggarwal et al. (2021), Siddhartha et al. (2021), Yadav (2021a), Pratibha et al. (2021a), Prabhakar (2020), Bilal Ahmed and Thameemul Ansari (2020), Siddeswari and Gopal (2021), Sarma (2020), Siddeswari et al. (2020), Minimol (2020), Gupta (2020) and Kanagaraj and Priya (2020)
	Poverty alleviation through SHG	Maity (2019), Maity and Sarania (2017), Hemavathy et al. (2015), Bonia (2019a, 2019b), Deshmukh-Ranadive (2004), Gangwar and Srivastva (2020), Sekhon and Grant (2021), Deepika (2014) and Singh and Lee (2020)

Table 1 Classification of literature based on subject areas (continued)

<i>Subject areas</i>	<i>Sub-themes</i>	<i>Significant contributors</i>
Studies on the issue of development	Employment generation	Dhake and Narkhede (2019), Dahiya and Mann (2018), Johnson et al. (2019), Surender et al. (2011) and Sivachithappa (2013).
	Overall development/ rural development	Jakimow (2007), Deininger (2013), Subrahmanyam and Santosh (2019), Ramesh and Maria Inigo (2015), Venkatraja (2019), Desai and Olofsgård (2019), Hundekar (2020), Baland et al. (2020), Khan et al. (2020), Meena (2013) and Mishra and Udupa (2020)
	Sustainable development	Anand et al. (2020), Mishra and Udupa (2020), Bhanot and Bapat (2020), Singh (2021), Nayak et al. (2019), Pal and Singh (2021) and Maity and Das (2020)
Studies on other issues of SHGs	Studies on performance of SHGs	Datta (2001), Huma and Hasan (2017), Sesha Giri et al. (2019), Pattenden (2010), Tiwari (2013) and Maity and Das (2020)
	Potential challenges in SHGs	Chidambaranathan et al. (2013), Vasantha and Thaiyalnayaki (2015), Sreeya and Radha (2015) and Nayak et al. (2019)
	Microfinance through SHGs	Sharma and Pati (2015), Gogoi (2020), Ruchika and Kapoor (2020), Prashar and Chahal (2019), Patil and Singh (2020), Panda and Reddy (2020), Karan et al. (2021), Singh and Gupta (2021), Hoffmann et al. (2021) and Rajeev et al. (2020)
	Impact of training on SHGs	Swain and Varghese (2013), Vijaykumar and Naidu (2016) and Kanagaraj and Priya (2020)
	Study on farmer groups	Kalra et al. (2013) and Singh (2021)

3.1.7 Overall development and sustainable development

Previous studies also highlight that SHGs have been contributing in various other dimensions such as overall development of members. A number of studies have been conducted to measure the impact of SHGs on overall development of members (Jakimow, 2007; Deininger, 2013; Subrahmanyam and Santosh, 2019; Ramesh and Maria Inigo, 2015; Venkatraja, 2019; Desai and Olofsgård, 2019). It is also found that ‘Stree Shakti interventions’ impacts rural empowerment (Hundekar, 2020). Microfinance led to social, economic, political and psychological development of members (Khan et al., 2020). Similarly, SHGs impacts education and work of children in rural India positively (Baland et al., 2020). SHGs have been identified as institutions working for sustainable development of stakeholders (Mishra and Udupa, 2020). They contribute in the long-term sustainability of bank-linked SHGs in India (Bhanot and Bapat, 2020). Similarly, Singh (2021) assessed the sustainability of vegetable farming-based SHGs. The role of competence measurements of women’s SHGs is also realised and proved in assessing women’s empowerment and sustainable development (Anand et al., 2020). Therefore, literature supports that socially alliance is an important determinant for the sustainable development of the group (Pal and Singh, 2021).

3.1.8 Performance of SHGs and potential challenges

Performance of SHGs has been analysed by previous studies and reported their effective functioning (Datta, 2001; Huma and Hasan, 2017; Sesha Giri et al., 2019; Pattenden, 2010; Tiwari, 2013). Like, in West Bengal region, SHGs are progressing (Maity and Das, 2020). A list of studies conducted for measuring performance of SHGs has been reported in Table 1. This study also highlights some challenges identified in previous studies. Low level of income and literacy are constraints in development of SHG members (Chidambaranathan et al., 2013). Also, choice of business, financial support and less marketing facilities are identified by the study of Vasantha and Thaiyalnayaki (2015) as major challenges in the way of SHG members. Women have faced financial challenges (Sreeya and Radha, 2015).

3.1.9 Microfinance through SHGs and impact of training on SHGs

Gogoi (2020) has argued that microfinance through SHGs is a very feasible option to fulfil the sustainable employment and income requirements of the women. Demographic factors also stimulate people to take credit from microfinance (Ruchika and Kapoor, 2020). Patil and Singh (2020) revealed that the members of the SHG used the need based lending approach which helps in getting the loan recovered successfully. Predictors of the credit (microcredit) default were investigated by Panda and Reddy (2020) and found the significance of various predictors such as amount of loan, mediator agency's support in enterprise development and SHG visits to bank, etc. Non-government organisations also provided loans to women under the SHG concept in Gujarat (India) (Karan et al., 2021). Singh and Gupta (2021) identified the factors which ascertain the repayment of the credit and these factors are; group's age, working family persons to household size ratio. Income of households was negatively related to the incidence of delinquency while peer group pressure and social ties were found positively associated with delays and overdue of the repayment. Hoffmann et al. (2021) has analysed the impact of SHG programme and found the increment in the membership of SHGs and borrowings. However, a decline has been observed in the use of informal credit in this study. Moreover, Sharma and Pati (2015) revealed that subsidised microfinance services ascertain the sustainability of the SHGs. Also, Prashar and Chahal (2019) found the role of microfinance through SHGs in the development of the women. Two articles were found on the impact of training on SHGs. Swain and Varghese (2013) analysed the effect of the delivery system for training, provided by implementers of SHGs and Vijaykumar and Naidu (2016) evaluated the effectiveness of microfinance training.

3.2 Classification of literature based on sources of data collection

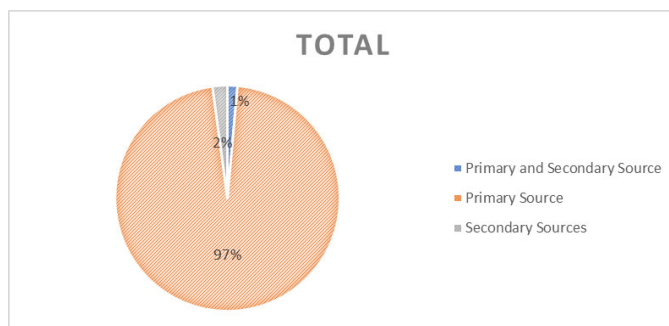
Data is the core requirement for conducting any research, so this section gives an overview of the sources of data collection that are used by different researchers for conducting their research related to SHG programme. The segmentation of studies has been done into three groups as shown in Figure 2. It has been demonstrated that the majority of the studies (135 studies out of 140) were mainly based on primary sources of data collection. The questionnaire approach, focused group interview, scheduled interview, and other methods were employed in 97% of included studies. Secondary sources of data collection were used in three studies only, for which researchers collected

data from various websites such as NABARD, Reserve Bank of India, offices of district rural development agencies of different states, banks, microfinance institutions (MFI), and other organisations working for SHGs, etc. Two studies were conducted by using both kinds of sources of data collection, primary as well as secondary.

Table 2 Sources of data collection

<i>Sources of data</i>	<i>No. of studies</i>
Primary and secondary sources	2
Primary sources	135
Secondary sources	3
Grand total	140

Figure 2 Sources of data collection (see online version for colours)



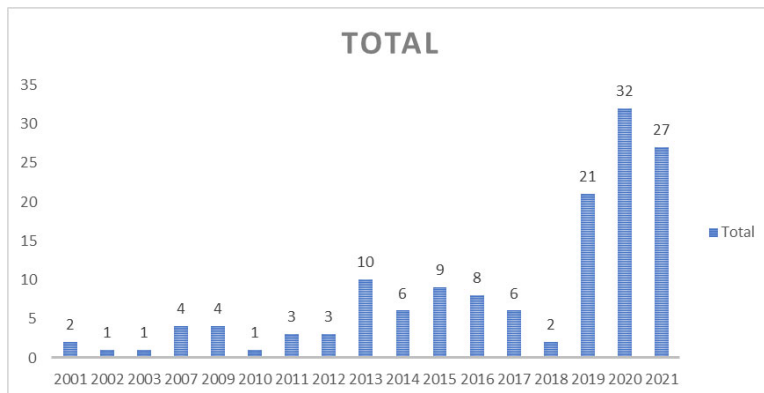
3.3 Year-wise analysis of the literature

In this section, year-wise classification of studies selected for final review has been reported. Based on the rigorous review, it was found that based on selection criteria, between 1992–2000, no study has been found relevant to the theme of this current research conducted on SHGs programme in India. In the year of 2001 to 2003, the concept of SHGs has grabbed the attention of researchers, and few relevant studies were found in this time frame. The concept of SHGs gained popularity among researchers as the number of studies began to rise year after year (as shown in Figure 3). In the year 2012, authors found ten relevant studies. After 2012, the number of studies has been decreased up to year 2018. Only two studies were extracted for the year 2018 that meet the selection and quality criteria. Year 2020 was the year when highest number of studies was published in area of SHGs in the selected time span of 1992–2021, as 32 studies of this particular year were selected for the review. Therefore, it can be concluded from the analysis of year-wise publications that the concept of SHGs was less known to academicians at the initial phase as there were fewer publications, but as time passed, the concept became popular among researchers. As a result, the literature expanded with the time. During the years of 2019, 2020 and 2021 the number of publications is higher as compared to remaining years of study. The detail of year-wise publication is presented in Table 3.

Table 3 Year-wise classification of studies

Years	No. of studies
2001	2
2002	1
2003	1
2007	4
2009	4
2010	1
2011	3
2012	3
2013	10
2014	6
2015	9
2016	8
2017	6
2018	2
2019	21
2020	32
2021	27
Grand total	140

Figure 3 Year-wise classification of studies (see online version for colours)



3.4 Journal-wise analysis of literature

This section highlights the contributions of the journals that published a high number of good quality articles in the area of SHGs in India. The summary of the journals with more than and equal to two publications is shown in Table 4 and Figure 4. The journal *World Development* has higher number of publications which are fulfilling the objective of the study. *Journal of Advanced Research in Dynamical and Control* is on second rank and has 06 publications. Third rank has been assigned to *International Journal of*

Advanced Science and Technology, Development in Practice, International Journal of Scientific and Technology Research and *Journal of Rural Development* having four publications each. The conclusion can be drawn from the analysis that the aforementioned journals published good quality articles which are meeting the criteria of this study. Some journals such as *Annals of Public and Cooperative Economics*, *Enterprise Development and Microfinance*, *Indian Journal of Agricultural Economics*, *Indian Journal of Economics and Development*, and *International Journal of Applied Engineering Research* are having three publications each, so the fourth rank has been given to these journals. *Indian Journal of Finance*, *Indian Journal of Science and Technology*, *International Journal of Applied Business and Economic Research*, *International Journal of Social Sciences*, *International Journal of Sociology and Social Policy*, *Journal of Asian and African Studies*, *Journal of Enterprising Communities*, *Procedia-Social and Behavioural Sciences*, *Social Responsibility Journal*, and *World Bank Economic Review* are having two relevant articles from each journal, so fifth rank is given to these journals.

Table 4 Journal-wise classification of articles

<i>Journals with more than equal to two publications</i>	<i>Records</i>	<i>Rank</i>
<i>Annals of Public and Cooperative Economics</i>	3	4
<i>Development in Practice</i>	4	3
<i>Enterprise Development and Microfinance</i>	3	4
<i>Indian Journal of Agricultural Economics</i>	3	4
<i>Indian Journal of Economics and Development</i>	3	4
<i>Indian Journal of Finance</i>	2	5
<i>Indian Journal of Science and Technology</i>	2	5
<i>International Journal of Advanced Science and Technology</i>	4	3
<i>International Journal of Applied Business and Economic Research</i>	2	5
<i>International Journal of Applied Engineering Research</i>	3	4
<i>International Journal of Scientific and Technology Research</i>	4	3
<i>International Journal of Social Sciences</i>	2	5
<i>International Journal of Sociology and Social Policy</i>	2	5
<i>Journal of Advanced Research in Dynamical and Control Systems</i>	6	2
<i>Journal of Asian and African Studies</i>	2	5
<i>Journal of Enterprising Communities</i>	2	5
<i>Journal of Rural Development</i>	4	3
<i>Procedia – Social and Behavioural Sciences</i>	2	5
<i>Social Responsibility Journal</i>	2	5
<i>World Bank Economic Review</i>	2	5
<i>World Development</i>	8	1
<i>World Review of Entrepreneurship, Management and Sustainable Development</i>	2	5

Figure 4 Journals with higher publications (see online version for colours)

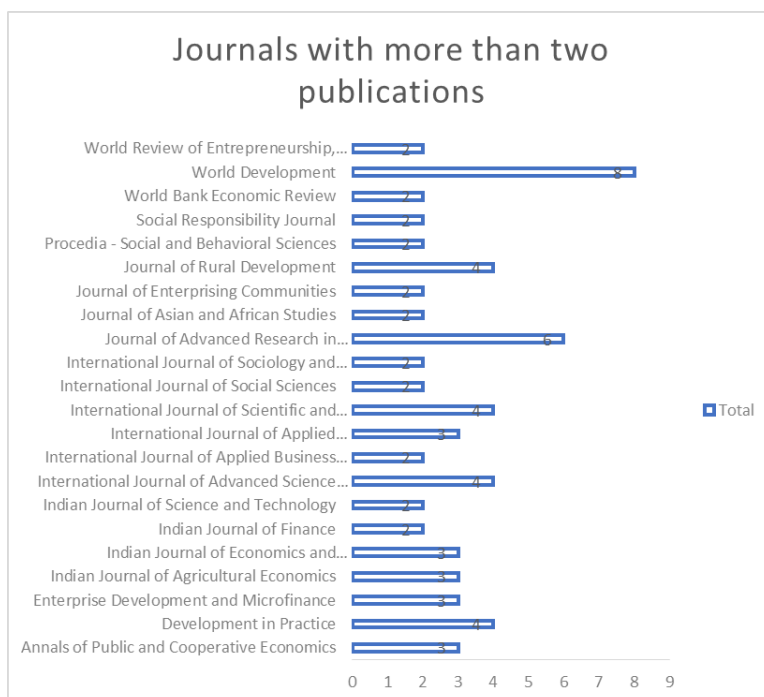


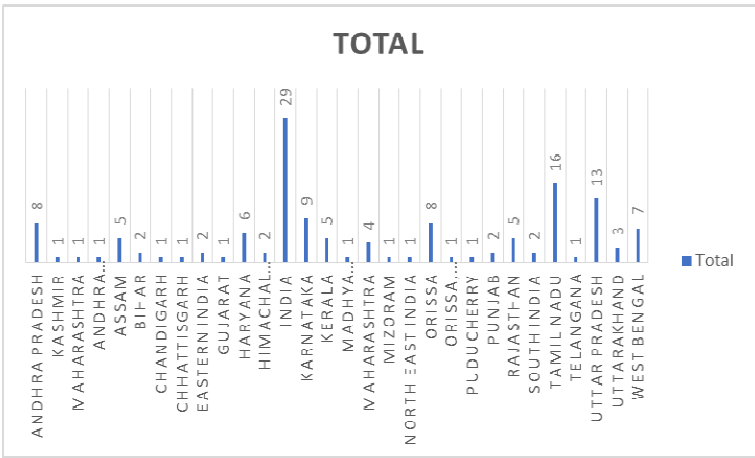
Table 5 Region-wise studies

<i>Regions of India</i>	<i>No. of studies</i>
Andhra Pradesh	8
Kashmir	1
Andhra Pradesh and Telangana	1
Assam	5
Bihar	2
Chandigarh	1
Chhattisgarh	1
Eastern India	2
Gujarat	1
Haryana	6
Himachal Pradesh	2
Karnataka	9
Kerala	5
Madhya Pradesh, Aandhra Pradesh	1
Maharashtra	5
Mizoram	1
North East India	1
Orissa	8

Table 5 Region-wise studies (continued)

<i>Regions of India</i>	<i>No. of studies</i>
Orissa, Jharkhand and Chhattisgarh	1
Puducherry	1
Punjab	2
Rajasthan	5
South India	2
Tamil Nadu	16
Telangana	1
Uttar Pradesh	13
Uttarakhand	3
West Bengal	7
India	29
Grand Total	140

Figure 5 Region-wise studies (see online version for colours)



3.5 Region-wise analysis of literature

India is a developing country in which the problems of gender inequality, unemployment, and poverty are prevalent and SHG programme is addressing these issues. Hence, this study targeted the literature those are based on India. It has been analysed that various studies have been carried out in different geographical regions of India. The region-wise distribution of literature has been reported in Table 5 and Figure 5 and it has been found that 29 studies concentrated on whole India. 16 studies have been carried out in Tamil Nadu, 13 studies have been conducted in Uttar Pradesh, nine studies in Karnataka, and eight published articles are based on Andhra Pradesh and Orissa each. In West Bengal, seven studies were undertaken. Six published research studies are from the Haryana region. Kerala, Assam, Maharashtra and Rajasthan have five research articles each. There

are three research conducted in Uttarakhand. Only two studies have been undertaken in Bihar, Punjab, Himachal Pradesh, Eastern India, and South India each. A single study was found in each of the remaining regions of India, which is shown in Table 5.

4 Discussion

4.1 Interpretation of the results

This study mainly focuses on the contribution of SHGs in different developmental issues and the results of the review suggest that SHGs has a good contribution in different developmental issues in India. Women empowerment is a very critical issue nowadays, especially in developing countries like India and a majority of researchers conducted their research on the theme of ‘women empowerment through SHGs’. From the review of studies, it can be inferred that SHGs has brought positive changes in women’s social and economic empowerment, skill development, longevity of life and literacy and hence, these are working in positive direction of women’s empowerment. Another highly researched focus of previous studies was to understand the contribution of SHGs in entrepreneurship development, and potential challenges in entrepreneurship development for women. Many authors identified challenges such as low-income level, low level of literacy and awareness, lack of marketing support, lack of financial support and market risks tolerance power is low among women. The synthesis of the review revealed that literature also concentrated on the theme of ‘socio-economic development through SHGs’. The findings of the studies suggest that socio-economic development is ascertained by members of SHGs through different income-generating activities and through participation in group activities. SHGs help in building social capital and also various social impacts of the groups is presented by previous studies. A small number of researchers have taken this theme into consideration; hence, more work can be done in this direction. The most crucial development issue is ‘poverty alleviation’ which is also studied by a number of researchers. They checked the impact of SHGs on poverty reduction using the various variables, including micro credit through SHGs, impact on SHG members’ income level, impact on micro entrepreneurship and other economic activities. Various researches conducted on the concept of ‘microfinance through SHGs’ reported that people are getting benefits of microfinance services through SHG-BLP which was started by NABARD to link the SHGs with banks to ascertain financial inclusion. There are studies which have researched on the socio-economic impacts of SHGs, but very few studies have worked exclusively on economic and financial development with SHGs, so there is scope for further research to be conducted on this issue. The synthesis of the review of literature indicated that a good number of studies have been carried out on abovementioned development issues, but development issues such as political empowerment through SHGs’, ‘assets creation’, ‘development of farmers groups’, ‘impact of training on SHGs’, and ‘sustainability of SHGs’ have been studied in very few studies.

Literature classification on the basis of geographical areas of studies in which researches were conducted, it is revealed that southern region of India is highly targeted by the researchers. The reasons may be the high number of SHGs in south region of India (NABARD, 2021) is working in good condition and NGOs such as ‘MYRADA’ in Karnataka and rural development programme such as ‘Kudumbashree’ in Kerala

(Rajagopal, 2020), ‘Stri Shakti Scheme’ in Karnataka (Yatnalli et al., 2012) are also actively working. In north region, the majority of the studies were conducted in the Uttar Pradesh in India, with the primary focus on women’s empowerment, entrepreneurship development, microfinance services through SHGs and poverty eradication. However, the current study found that very few studies are carried out in different geographical regions such as Uttarakhand, Himachal Pradesh, Mizoram, Gujarat, Kashmir, Puducherry, Punjab and North East region of India. It can be concluded from the analysis of year-wise publications that theme of SHG was less known to academicians at the initial phase as there were limited publications in these years, but the concept of SHGs has gained popularity among researchers during years 2019, 2020 and 2021 as number of publications were increased during these years. After classification of studies on the basis of the sources of data collection, it was found that most of research work of SHGs concentrated on development issues is based on primary sources of data mainly collected from the beneficiaries of the SHGs. Therefore, actual impact of different development programme was observed from the ultimate beneficiaries of the particular programme. Also, findings are based on demand side (ultimate beneficiaries) analysis done by majority of studies, while the supply side results (government officials, bank officials, programme managers, and other implementers) has not been reported in this study as received less attention of researchers. Literature sorting based on the journals shows that *World Development*, *Journal of Advanced Research in Dynamical and Control Systems*, *Development in Practice* and *Journal of Rural Development* have the most publications on this theme. The reasons may be the extensive scope of the journals specially focused on the development issues with high frequency of number of issues per year.

4.2 Limitations of the evidence included in the review

Each record is minutely checked but as the scope of this review is wide, it is possible that some relevant publications have been left during the process of retrieval. Although, authors have performed every effort to identify all pertinent studies related to the topic. All unpublished work and studies other than research articles were excluded. Therefore, it may be the limitation of the evidence. Our search results are limited to four databases (Scopus, ScienceDirect, and Google Scholar, and digital journal library Emerald Insight) only, so there is scope to include some more databases. The literature selected for the review is limited to the English language because it is a widely accepted language. Studies with a focus on only India were included for review process in this study.

4.3 Implications for practice, policy

On the basis of findings based on systematic review, the current study strongly recommends that SHGs can act as catalysts for the development of poor people. As, various studies proved the effective role of SHGs in the areas of women empowerment, socio-economic development, poverty alleviation, job creation, and entrepreneurship development. Therefore, policymakers and government can concentrate on SHGs by supporting them to achieve the objective of poverty alleviation. Important implications for programme managers is to ensure the active participation of the SHG members as confirmed from literature that such kind of initiatives enhance efficiency and effectiveness of group-based programme. Also, corrective measures such as emphasis on the awareness programme, organisation of counselling and motivational programme

should be organised. With this, people get motivation and can give their best towards group activities. It will ultimately bring the positive results toward development. Many researchers have identified obstacles in the success of SHGs, including lack of knowledge in rural areas, lack of business possibilities, lack of financial support, lack of marketing facilities, etc. Policymakers and programme managers are required to develop and implement such effective strategy which can ensures proper loan disbursement to low-income groups. Training facilities should be provided to SHGs so that they can begin any new income-generating activity. Training should be tailored according to the geographical characteristics and availability of raw materials & resources for starting any entrepreneurial or income-generating activities, like agriculture in Punjab (Kalra et al., 2013), vegetable farming in Himachal Pradesh (Singh, 2021), and aquaculture in Orissa (Panda, 2012; Nirupama et al., 2011). It is also recommended to develop proper marketing to enable selling of their product to final consumers. World Bank explained India as a 'global agricultural powerhouse', but very few studies are found on the farmer's SHGs. The reason may be less number of farmer's SHGs are working in India, thus policymakers and government officials should consider either launching new programmes specifically for farmers' SHGs or expanding the scope of existing schemes to give farmers' groups more prominence. These measures of the policymakers and policy implementers may be helpful in bringing the fruitful results in terms of women empowerment, poverty alleviation and rural development.

4.4 Conclusions and future research agenda

The SHGs programme has gained the attention of researchers as it has been proved an effective development programme in India. The rural underprivileged women are on the priority of this programme. From the rigorous review of literature, it has been observed that in the starting phase of the SHG-BLP, the concept was not very popular among the researchers, but as time passed, this concept gained great attention of the researchers. All work done by the researchers is quality work, as most of the studies were conducted by collecting data from primary sources, which shows the ground picture of the progress of this development programme. NABARD initiated the SHG-BLP for the entire nation, but researches on this theme indicate that only a few regions of India have been primarily targeted by the researchers. It may be because of the easy availability of data or good progress of SHGs in a particular region, but remaining geographical regions cannot be undermined. Therefore, there is scope for further research on performance of SHGs in untargeted regions such as Himachal Pradesh, Mizoram, Jammu and Kashmir, Haryana, Jharkhand, Madhya Pradesh, and Bihar to display true and overall impact of SHG programme on India. The synthesis of the evidence from the literature suggests that very limited studies have been carried out on evaluating 'performance of SHGs', such as 'analysis of political dimension or political empowerment through SHGs', 'assets creation', 'study on farmer's groups', 'impact of training on SHGs', and 'study on the sustainability of the SHGs'. These aspects should be more explored by researchers so that an overall evaluation of SHG programme can be obtained. Also, descriptive analysis of journal wise publication conducted in this study will help the researchers to determine the most appropriate journal for publication on the concept of SHGs and development related issues. The majority of researches have concentrated on the demand side (end users), whereas the supply side (government authorities, bank officials, programme administrators, and other implementers) has seek less attention of the researchers, so

there is scope for the further research so that review of the programme can be conducted, the gap between supply and demand can be recognised, and effective steps can be taken for minimising the gap and maximising the output of SHG programme. In addition, this review paper is focused on limited databases, so there is scope for researchers as other databases can be further explored for more studies in future research. On the basis of evaluation of various dimensions of SHGs and their contributions to several development issues highlighted through the systematic review of literature, it can be inferred that SHG programme has huge potential for improving the lives of disadvantaged people.

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