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The role of self-help groups in social capital development: a systematic review

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ABSTRACT

The relationship between self-help groups and social capital formation has been extensively discussed by the research community in recent decades from several perspectives. To understand the role of self-help groups in social capital development, this review examines the literature published from 2011 to 2024. The Scopus database was utilised to gather literature on self-help groups and social capital. By applying various exclusion and inclusion criteria, 24 papers were identified as suitable, and the analysis was conducted using the SPAR-4-SLR framework proposed by Paul et al. A conceptual model was developed based on the input-moderator-mediator-output framework, which includes antecedents, mediators, moderators, and outcomes (Devi et al.). This proposed model elucidates the relationship between existing theoretical models and the current research premises. The methodology adopted in this study aids researchers in exploring the complexities of social capital development and suggests strategies to enhance the effectiveness of self-help groups. The implications of this review are manifold; researchers will gain a clearer picture of the concept and its various dimensions, practitioners can use the developed framework to evaluate and improve their methods in supporting SHG activities, and policies can be framed aimed at maximising the impact of SHGs and similar initiatives. Given the growing importance of SHGs observed from the findings of this study, it is highly recommended that policymakers, implementing agencies, and NGOs prioritize the role of SHGs in social capital development.

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Sociology & Social Policy; Rural Development; Development Theory

1. Introduction

A self-help group (SHG) originally functioned as a mutual help group, typically informal, comprising individuals who address social challenges and improve living conditions. They gather for support and to discover new coping methods (Wann, 1995). In contrast, a Self-Help Group (SHG) represents a newer form of community organisations that emerged in Southeast Asia, where people voluntarily come together to confront shared challenges and improve their socio-economic condition through mutual support and collective action. These groups emphasise savings and credit, empowering members to handle their finances and create sustainable livelihoods. Initially, such groups were formed globally to address various issues, including clinical (like drug addiction, grief, and eating disorders) and social matters (such as aiding caregivers and immigrants). They provide a platform for members to interact face-to-face, fostering a strong personal commitment to their own welfare and that of others. Each member actively participates in resolving personal challenges while also contributing to the group's collective efforts (Steinberg, 1997). The SHG concept began in Bangladesh with Dr. Mohd. Yunus, who established the first women's SHG in 1983. His SHG movement aimed primarily to alleviate the debt burden posed by money lenders, deemed the best available option in rural areas at the time. This model gained traction when it

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was introduced in India during the 1997–2002 five-year plan, focusing on empowering women through the Planning Commission's microfinance programs as of 2002 (Planning Commission, 2002) (Swain & Wallentin, 2012). Numerous empirical studies support microfinance's economic and social effects in empowering women. For example, Swain and Wallentin (2012) opined on the expansion and strategic focus of SHG programs to promote women's empowerment. Meanwhile, Pitt and Khandker (1998) and Pitt et al. (2006) found that microcredit programs had a more significant positive impact when women were the participants, enhancing household consumption and other economic outcomes in rural Bangladesh. Thus, when women participate in microcredit programs, it determines female autonomy within households (Anderson & Eswaran, 2009). The female autonomy positively impacts credit performance, measured primarily in terms of a low default rate, meaning that women can develop meaningful control over their investment activities (Goetz & Gupta, 1996). These studies examined women-led microcredit as one of the key features of SHG formation, which helps empower women in rural areas. Additionally, there are other features that need to be highlighted while forming SHGs.

According to Folgheraiter and Pasini (2009), the key features of forming SHG among the rural women were reciprocity ie the two-way direction of help. Here, each group member helps others and herself simultaneously, based on the well-known 'helper therapy principle' (Gartner & Riessman, 1977). Another key feature of SHG is trust in one's coping capabilities (like what Bandura calls 'Self-efficacy', Bandura & Wessels, 1997) and trust in joint action. These Characteristics of SHG recall the concept of Social Capital. The Concept of Social Capital (Bourdieu, 1980; Putnam, 1994, 1997) is defined as follows '(Social Capital is a set of) those Characteristics...' inherent to the structure of social relationships that generally facilitate the cooperative action of individuals, families, social groups and organisations. [It consists of] social relationships of a certain kind, specifically those in which people exhibit and exercise mutual trust and abide by norms of cooperation, solidarity, and reciprocity (Donati, 2003). Folgheraiter and Pasini (2009) argue that a SHG or Mutual Help Group is deeply connected to social capital in both directions: it both 'consumes' social capital to function and generates social capital through operations.

Self-help groups (SHGs) are deeply connected to the ideas of bonding, bridging, and linking social capital, each serving a unique purpose in their operation and influence. Bonding social capital in SHGs is marked by the strong relationships and trust among members, often rooted in shared identities such as gender and ethnicity. This type of social capital is vital for encouraging collaboration and mutual support among group members, allowing them to participate in collective savings and lending initiatives that are fundamental to the SHG framework (De Boef et al., 2021; Nichols, 2021). Conversely, bridging social capital pertains to the networks SHGs create among diverse groups, enabling members to tap into resources and opportunities outside their immediate environments. This is illustrated by how SHGs can broaden their networks to incorporate other SHGs and external organisations, enhancing their ability to engage in collective action and community advancement (Lee & Singh, 2024). Linking social capital pertains to the connections that SHGs forge with influential individuals and institutions, such as government agencies and NGOs. This kind of capital is crucial for SHGs to access external resources and sway policy, as demonstrated by their capacity to advocate for public goods and services (Nichols, 2021). The interaction of these social capital forms not only fortifies the internal unity of SHGs but also amplifies their influence and effectiveness as platforms for development initiatives. Nonetheless, the dynamics of social capital within SHGs are intricate; elevated levels of bonding capital can sometimes foster exclusionary tendencies related to caste or socioeconomic status, underscoring the necessity for a balanced approach that promotes both bridging and linking capital to alleviate such issues (Nichols, 2021). Ultimately, SHGs illustrate how various forms of social capital can be utilised to empower marginalized groups, stimulate economic progress, and drive social transformation, while simultaneously highlighting the challenges of maintaining inclusivity and fairness in these endeavours (De Boef et al., 2021; Lee & Singh, 2024).

The differentiation between economic, cultural, and symbolic social capital within Self-Help Groups (SHGs) can be understood through various dimensions highlighted in the provided papers. Economic social capital in SHGs is primarily associated with the financial benefits derived from collective savings and loans, which enhance members' access to financial resources and credit facilities. This economic aspect is crucial for empowering individuals, particularly women, by improving their household income and financial independence (De Boef et al., 2021). On the other hand, cultural social capital is reflected in the shared norms, values, and trust that develop within SHGs, facilitating cooperation and coordinated

actions among members. This form of social capital is essential for fostering community and mutual support, improving social cohesion and collective agency (Bhattacharya & Banerjee, 2014). Symbolic social capital, although less explicitly discussed, can be inferred from the status and recognition that members gain through their participation in SHGs. This symbolic capital is evident in the way SHG members are perceived as change agents within their communities, contributing to social transformation and empowerment (Knowles et al., 2021; Nichols, 2021). The interplay of these forms of social capital is crucial for the overall effectiveness of SHGs, as they provide economic benefits and enhance social networks and cultural ties, which are instrumental in achieving broader developmental goals. As discussed in the context, the structural and relational dimensions of social capital further underscore the importance of trust and shared values in building cohesive and supportive networks within SHGs, which are vital for both individual and collective empowerment. Thus, the differentiation between economic, cultural, and symbolic social capital within SHGs highlights the multifaceted role these groups play in fostering financial independence, social cohesion, and community recognition.

SHG and the concept of Social Capital have been frequently used over the last few decades. To date, there has been no systematic review of the relationship between SHG and Social Capital, nor of the research directions in this area. This paper presents the first systematic review of the role of self-help groups in developing social capital for rural women. The goal of this study is to review scholarly works on SHG and Social Capital published in the past, as well as recent literature on management studies. This review advances scholarly knowledge in several ways. It describes how it is conceptualised, the various theories and models used in the reviewed articles, the antecedents, mediators, moderators, and consequences of SHG and Social Capital suggested by existing studies, and summarizes several significant issues that future studies need to investigate using the SPAR methodology model by Paul et al. (2021). It offers insightful information on the status of SHG and Social Capital through various classification schemes. A framework was developed based on these findings to illustrate the relationships between research constructs. The remainder of this paper is organized as follows: [Section 2](#) discusses the literature review; [Section 3](#) details the methodology used in the review paper; [Section 4](#) presents the results and interpretation; [Section 7](#) outlines the framework of SHG and Social Capital; [Section 8](#) highlights research implications; and [Section 9](#) expands on the implications, limitations, and recommendations for future study directions.

2. Literature review

The literature on self-help groups (SHGs) and their role in developing social capital is extensive and multifaceted, highlighting both the potential and challenges of these groups in fostering social cohesion and empowerment. SHGs are increasingly recognized as platforms for development, particularly in rural and socio-economically disadvantaged areas, by leveraging social capital to enhance community development and individual empowerment (De Boef et al., 2021; Nichols, 2021). Social capital, as defined by Putnam, involves networks, norms, and trust that facilitate cooperation for mutual benefit. SHGs are seen as effective in building these elements through collective action and shared goals (Aruna, 2018; Knowles et al., 2013). In India, for instance, SHGs have been instrumental in women's empowerment, providing a structure for collective savings and loans, which, in turn, fosters economic growth and poverty reduction (De Boef et al., 2021). The social capital developed within SHGs often extends beyond the group, contributing to broader community initiatives and enhancing governance through increased civic engagement and political participation (Aruna, 2018; Knowles et al., 2013). However, the effectiveness of SHGs in developing social capital can vary based on socioeconomic conditions and the maturity of the groups. More mature SHGs tend to have greater economic security and stronger norms of trust and reciprocity, which facilitate the acceptance of additional interventions and enhance participation in development programs (Nichols, 2021). In Cambodia, SHGs have been shown to increase savings and shift household production towards more sustainable practices, although broader impacts on social capital beyond SHG-related networks are limited (Ban et al., 2020). The spillover effects of social capital from SHGs can lead to collaborative community projects, creating both tangible assets and social value, thus reinforcing the importance of SHGs as more than just financial entities but as catalysts for social development (Knowles et al., 2013). Despite these positive outcomes, challenges remain, such as ensuring equitable

Table 1. Overview of conceptualization and evolving relation on SHG and social capital.

Year	Definition	Author(s)	Dimensions of engagement	Type of paper
2013	SHGs extend beyond financial benefits, serving as platforms for social development by engaging the wider community in activities that grow individual and collective capabilities, thereby adding value to the community's social fabric.	Knowles et al. (2013)	Community development, Poverty alleviation, trusts and networks, reduce vulnerability, collaboration, social value	Empirical
2014	The success of SHGs in empowering women depends on the local history of cooperation and the presence of trust, commitment, transparency, and reciprocity within the community, which are key components of social capital	Bhattacharya and Banerjee (2014)	Quality of Participation, Active Participation, Level of Engagement.	Empirical
2015	After joining SHGs, the level of trust among members and between members and non-members increases, which is a key component of social capital	Pant and Kishore (2015)	Relation dimension, Trusts, norms, obligations Cognitive dimensions: shared representation, interpretation.	empirical
2016	The formation of SHGs is influenced by trust among peers, common beliefs, expectations, and experiences, highlighting the importance of social capital in attracting and retaining members within the group	Panda (2016)	Trust, intermediation in microfinance, microenterprise development.	Empirical
2017	Self-Help Groups (SHGs) foster social capital by enabling repeated interactions among members, which leads to mutual assistance and collective action, especially when accounting is managed internally by a group member	Vandewalle (2017)	Economic and non-financial benefits differ base on inter or external accountant, Education level influence the ability to accounting.	Empirical
2018	SHGs play a crucial role in expanding social networks and interactions within communities, thereby enhancing social capital and community empowerment	Ruducha et al. (2018)	Social Network and advice ties, Perceived knowing ties, Community Dynamics.	Empirical
2019	Social capital plays a crucial role in facilitating interactions, building trust, and fostering cooperation among members of a community or group, ultimately contributing to improved governance and public goods provision	Desai and Olofsgård (2019)	HH Decision making, Village Level Participation, Community organization and group behavior, include public goods provision, empowerment and decision making autonomy.	Empirical
2020	Self-help groups (SHGs) are designed to encourage savings and social cohesion among the poor, which helps in building social capital by increasing participation in SHGs and strengthening related networks.	Ban et al. (2020)	Savings, Livelihood, civic engagement, network links.	Empirical
2021	The concept of social capital in SHGs is expanded through the formation of groups that rely on specific trust among known individuals, enhancing the group's ability to function effectively and support its members.	Nasir (2021)	Sense of Belongingness and trusts. Adaptability and resilience.	Empirical
2022	Self Help Groups (SHGs) embody the essence of bonding social capital by fostering strong networks, mutual understanding, social ties, and collective action among members within the group, which is crucial for micro-level relationships.	Mahato et al. (2022)	Reciprocity, cooperation, civic engagement, mutual understand.	Empirical
2023	SHGs utilize social capital to overcome resource constraints and address economic, social, or health problems collectively.	Ghosh et al. (2022)	Managerial Functions, trust, Fund utilization and Easy Financing.	Empirical

Author's own compilation.

participation and addressing the socio-economic barriers that can limit the effectiveness of SHGs in certain contexts (Nichols, 2021). Overall, the literature suggests that while SHGs have significant potential to develop social capital, their success is contingent upon the socio-economic environment, the maturity of the groups, and the ability to integrate broader community engagement strategies (Tables 1 and 2).

3. Methodology

Systematic Literature Reviews (SLRS) are a method for synthesising scientific evidence to address a specific research question transparently and reproducibly, while striving to include all available published evidence and appraising its quality (Lame, 2019). In this research, we utilized the 'Scientific Procedures and Rationales for Systematic Literature Reviews' (SPAR-4-SLR) framework to conduct a structured and rigorous literature

Table 2. Recent sector-wise studies on SHG and social capital development.

Author(s)	Objectives	Findings
Mahato et al. (2022)	Analyze social capital's role in sustainable micro-entrepreneurship development among rural women.	Social Capital correlates with the determinants of sustainable micro-entrepreneur among rural women.
Nasir (2021)	Investigate the role of social trust and imagined communities on SHG.	Trust in family weakens but strengthened in SHGs among strangers and SHGs formed by migrants based on imagined community due to insecurity.
Desai and Olofsgård (2019)	Examine cooperative norms and social capital in villages with SHGs.	SHGs fosters cooperation, trust, and contribute to collective action.
Ban et al., (2020)	LEAP (Livelihood enhancement and Associations among the poor) aimed to enhance livelihoods, savings, civic engagement, and social capital.	LEAP had limited effects on economic networks beyond SHGs
Singh and Lee (2020)	Examine social inequality in accessing social capital through microfinance intervention.	Microfinance interventions empower weaker sections and credit access through SHGs
Deshpande and Khanna (2021)	Assess the impact of Self-help groups on social capital creation.	SHG members created social capital through weak economic ties. SHGs programs enhance women's empowerment through social capital.
Lee and Singh (2024)	Assess SHGs community bonding and bridging capacities in India.	SHGs fosters homogeneous ties based on caste and creed. Policy imperative: promote mixing based on sociodemographic composition in SHGs.

Author's own compilation.

review. The reason for adopting SPAR-4-SLR over other traditional methods is that the former offers a more structured, transparent, and rationale-driven methodology for conducting systematic literature reviews, making it a preferable choice over the PRISMA framework. According to Paul et al. (2021), the SPAR-4-SLR approach is specifically designed to enhance the rigour and transparency of systematic literature reviews by incorporating detailed procedural guidance. This includes an explicit and systematic review process description, outlining the search strategies, inclusion and exclusion criteria, data extraction, and quality assessment protocols. This level of detail not only supports researchers in replicating similar reviews but also facilitates critical evaluation by other scholars (Kitchenham & Charters, 2007; Snyder, 2019).

The SPAR-4-SLR methodology is divided into three main phases—assembly, arrangement, and assessment—each containing six substages: identification, acquisition, organization, purification, evaluation, and reporting. This framework's systematic nature enhances consistency across literature reviews, aiding researchers in producing reliable and comparable findings across studies (Booth et al., 2021; Petticrew & Roberts, 2008).

3.1. Assembling

The initial assembly phase focused on identifying and collecting relevant synthesised literature (Paul et al., 2021). During the identification sub-stage, we clarified the study's domain, objectives, types of sources, and quality standards. Figure 1 outlines the primary review domain and the research questions that framed this investigation. Here, the review domain was specifically self-help groups and social capital, forming the central theme of our analysis. For this review, we concentrated on peer-reviewed journal articles, ensuring high scholarly rigour and comprehensive evaluation (Paul et al., 2021).

We used the Google Scholar and Scopus databases for literature acquisition due to their extensive journal coverage and rigorous indexing standards (Mukherjee et al., 2021; Paul et al., 2021). These databases provided access to a diverse range of high-quality academic publications. Our research encompassed a decade-long timeframe, covering literature published between 2013 and 2023, thereby ensuring both recent insights and a historical perspective (Aguinis et al., 2018).

The search term was:

1. 'SHG'
2. 'Role of SHG'
3. 'Social Capital'
4. 'Social Capital Development'
5. 'SHG-Social Capital Development' in the 'article title, abstract, and keywords, which has followed Lim et al. (2021) advice for applying a single term (search) for worldwide review area.

Based on the selected keywords, a total of 34 relevant articles were initially retrieved from the Scopus database. After a thorough review, in collaboration with the supervisor, systematically discussed and annotated each article to decide on the protocol of inclusion or exclusion (Table 3). Articles that did not directly address self-help groups (SHG) and social capital were excluded, ultimately narrowing the dataset

1.	Identification
	Review domain: Self-Help Group and Social Capital Development Source type: Referred journal articles. Source quality: Scopus.
2.	Acquisition
	Search mechanism and material acquisition: Scopus. Search Period: 2011-2023 Search Keywords: Self-Help Group, Role of Self-Help Group, Social Capital, Social Capital Development, SHG-Social Capital Development. Total number of articles returned from the search: 34.
3.	Organization
	Organizing Code: Scopus. Organizing Framework: N/A
4.	Purification
	Article type excluded: Articles excluded due to language, field, and topic (n=34) Article type included: Articles addressing the role of Self-Help Group for the Development of Social Capital (n=24)
5.	Evaluation
	Analysis method: Performance analysis (articles publication trend, country-wise distribution, and journal-wise distribution) Agenda purpose method: Limitation, implication, and future research directions
6.	Reporting
	Reporting Conventions: Tables, figures, and words Limitations: Data is limited to Scopus only Sources of Support: No Funding received.

Figure 1. SPAR-4-SLR protocol. *Source:* Paul et al. (2021).

Table 3. Inclusion and exclusion criteria.

Criteria	Inclusion	Exclusion
Document Type	Article	Book, Book Chapter, Review Paper, Conference Paper, edited chapters, short surveys, mini review
Nature of the study	Quantitative, Qualitative and Mixed Methods Research	Theoretical Studies without any empirical findings.
Source Type	Journal	Books, Conference Proceedings
Language	English	Non-English
Access	Online Access	Print only
h-Index by Scimago	01 or More	Less than 01
Period (Time)	2011–2024	2010 and below
Subject Area	Business, Management & Accounting	Other Subject Areas

Source: Author's compilation.

to 24 articles. This process of refining and curating articles aligns with established practices for ensuring topic relevance and methodological rigor in systematic reviews (Booth et al., 2021; Tranfield et al., 2003).

3.2. Arranging the codes

In the following phase, as outlined by the SPAR-4-SLR methodology, the focus shifted to organizing and refining the selected articles through coding and applying strict inclusion and exclusion criteria. During this organization phase, detailed information for each article—such as the publication date, article title, journal name, author names, country of affiliation, author keywords, and study type—was systematically recorded using MS Excel to ensure effective data management. Only articles that fully met the pre-defined inclusion criteria from the initial search were retained for the final review. This step ensured both rigor and relevance, which are crucial for systematic reviews (Briner & Denyer, 2012; Moher et al., 2009), providing a reliable foundation for synthesis and analysis (Gough et al., 2017).

3.3. Assessing

The third phase in the SPAR-4-SLR process focuses on evaluation (ie analyzing methods and suggested frameworks) and reporting (ie documenting criteria, limitations, and funding sources) for the selected articles. For assessment purposes, key information such as publication trajectory, author demographics, country affiliations, yearly trends, and journal impact were organized and analyzed in MS Excel. Additionally, a gap analysis was conducted to identify unaddressed areas within the literature, providing insights into potential research directions for understanding self-help groups' (SHG) influence on social capital. This approach aligns with established methodologies for anticipating research trends and addressing knowledge gaps in systematic reviews (Gough et al., 2012; Snyder, 2019; Tranfield et al., 2003).

The reporting phase encompassed detailed visual aids such as figures and tables, as well as comprehensive sections on research gaps, limitations, and acknowledged sources of support, which were thoroughly cited in the concluding section of this article. Peer-reviewed journal articles from Scopus were included, ensuring a high level of scholarly rigour in this review.

4. Results and discussions

4.1. Articles distributed by various countries over the time

A classification of literature by country is essential for assessing the global research intensity on this topic. As illustrated in Figure 2, the articles analyzed originated from a range of countries. Notably, among the 24 total papers, a significant concentration of studies was focused on developing nations, particularly India (20 papers), with one study each from Cambodia, Indonesia, and Italy. This distribution

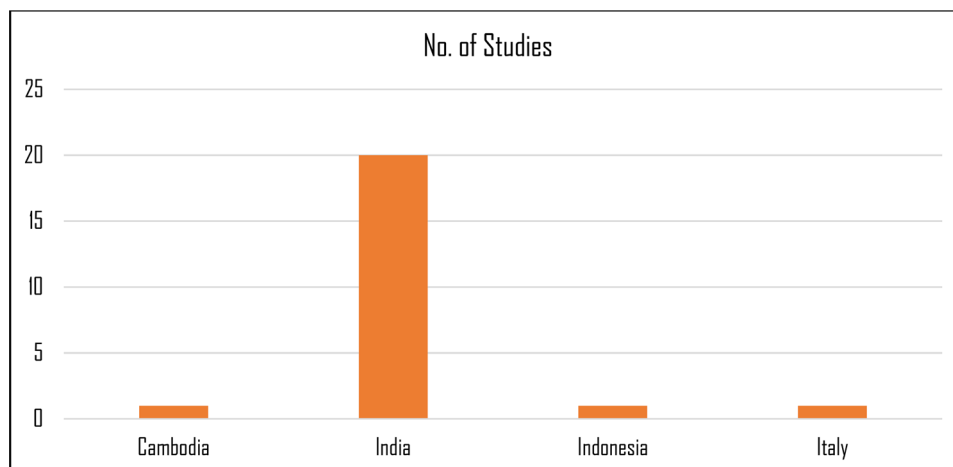


Figure 2. Countrywide studies.

underscores the extensive research landscape within these regions. Additionally, there is a growing trend of studies being conducted in impoverished or underdeveloped countries regarding the roles of social capital and self-help groups, reflecting their increasing significance in these contexts (Kenny, 2016).

4.2. Year-wise distribution of articles

This analysis examined 24 publications from 2011 to 2023, as displayed in Table 4. Figure 3 illustrates the yearly trends in the number of publications related to self-help groups (SHGs) and social capital development. This topic has gained significant attention and has grown substantially over the years. More authors are acknowledging the connection between social capital and self-help groups, and they are working to explore the details of this relationship and its effects.

4.4. Theories applied in studies

Keeping the basis of the study as SHG developing Social Capital. There are several theoretical perspectives regarding whether SHG can develop Social Capital. Seven studies were built using the theoretical results presented in Table 5. The remaining 17 studies did not mention any specified theory as the basis of SHG developing Social Capital. A few of the most important theories are selected and discussed in Table 5.

Table 4. Journal name, year and count of the paper published.

Journal name	2011–2014	2015–2018	2019–2023	Total
Journal of International Development	1		1	2
International Journal of Sociology and Social Policy			2	2
Indian Journal of Gender Studies	1			1
Sustainability (Switzerland)			1	1
World Development		1	1	2
Global Food Security			1	1
Oriental Anthropologist			1	1
Social Work with Groups			1	1
World Development			3	3
Contemporary Voice of Dalit Societies		1		1
Poverty and Public Policy	1			1
Voluntas		1		1
International Journal of Energy Economics and Policy			1	1
Journal of Economic Behavior and Organization			1	1
Community Development Journal	1			1
International Journal of Community Social Development			1	1
Journal of Rural Development	1			1
Pertanika Journal of Social Sciences and Humanities	1			1
Total	6	4	14	24

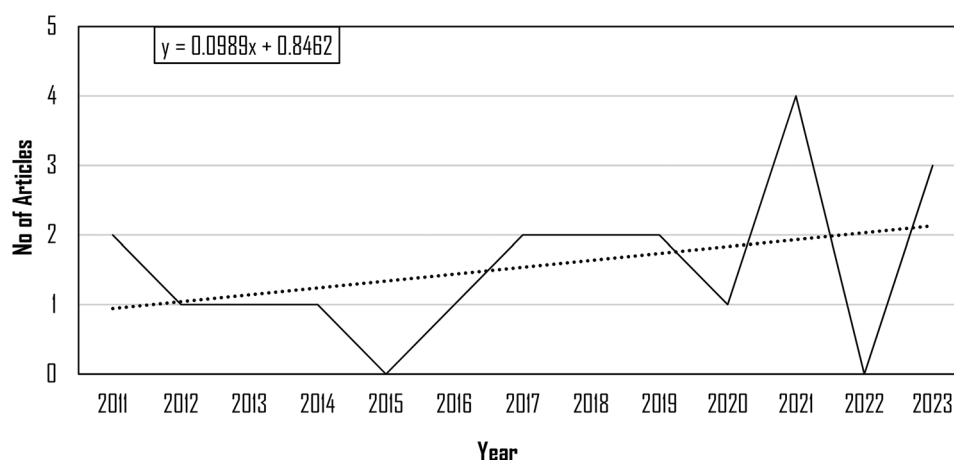


Figure 3. Graphical presentation of trends in the publication of articles.

Table 5. Theories used in role of SHG in developing social capital.

Theories	Number of studies
Social Capital Theory	8
Information Technology Outsourcing Theory	1
Agency Theory	1
Theory of reasoned action	1
Social Learning Theory	1
Protection motivation theory	1
Expansion theory	1
Economic Theory	1
Cohesion Theory	1
Casual Effect Theory	1
Empowerment Theory	1
Grounded Theory	1
Elite Capture Theory	1
Social Network Theory	1
Structural Hole Theory	1
Social Cohesion Theory	1
Total number of theories	23

Social Capital Theory is a broad and multifaceted concept explored by various scholars. At its core, it refers to the networks of relationships among people who live and work in a particular society, thus enabling society to function effectively. Engaging a deep key theoretical perspective of Putnam, Bourdieu, and Coleman on social capital offers distinct yet complementary insights into the concept's societal role.

There are different perspectives from past scholars, such as:

1. **Robert Putnam's Civic Perspective:** Putnam's view of social capital comes from a democratic or civic perspective. Putnam (1994) views social capital as a societal resource that enhances the functioning of society through networks of cooperation, reciprocity, and trust, which facilitate coordinated actions and generate positive externalities (Bhattacharya & Banerjee, 2014; De Boef et al 2021; Mahato et al., 2022) This perspective is functionalist, emphasising the collective benefits derived from social networks and their influence on productivity and community engagement (Nasir, 2021).
2. **Pierre Bourdieu's Perspective:** Bourdieu (1980), on the other hand, conceptualises social capital as an asset used by elite groups to maintain their social position, highlighting its role in perpetuating social hierarchies and power dynamics. He emphasised that social capital is a property of the individual derived from one's social position and status, which can be used to exert power within social structures. This view underscores the strategic use of social networks to access resources and opportunities, thereby reinforcing existing social structures (Nasir, 2021).
3. **James Coleman's Approach:** Coleman (1988) offers a more nuanced perspective. He defines social capital as a resource for relatively disadvantaged groups and focuses on the role of social networks in providing support and facilitating individual and collective action (Nasir, 2021). His approach integrates elements of rational choice theory, suggesting that individuals form social networks based on rational decisions to maximize their interests, which in turn fosters trust and cooperation (Nasir, 2021).

These theoretical perspectives collectively illustrate the multifaceted nature of social capital, encompassing both its empowering potential for marginalized groups and its capacity to reinforce social stratification. The interplay of these theories is evident in the functioning of self-help groups (SHGs), where social capital is both consumed and produced, facilitating financial empowerment and community inclusion through trust and collective action (Folgheraiter & Pasini, 2009). SHGs exemplify how social capital can be harnessed to promote sustainable micro-entrepreneurship and address socio-economic challenges, particularly among rural women in India, by leveraging networks for financial inclusion and entrepreneurial training (Mahato et al., 2022). Thus, the theoretical frameworks of Putnam, Bourdieu, and Coleman provide a comprehensive understanding of social capital's dual role as a tool for empowerment and a mechanism for maintaining social order.

4. **Dimensions of Social Capital:** Social capital can be broken down into three dimensions:
5. **Structural Social Capital:** Refers to the impersonal configuration of linkages between people or units (Bourdieu, 1972)

6. **Cognitive Social Capital:** Involves shared representations, interpretations, and systems of meaning among parties. c.
7. **Relational Social Capital:** People personal relationships have developed through a history of interactions.

To further enrich the analysis of social capital, we could incorporate alternative social theories, such as empowerment theory and institutional theory.

Empowerment Theory: Empowerment theory in the context of self-help groups (SHGs) is described as a mini-social movement to empower women by providing them with economic, social, and symbolic capital. This empowerment allows women to gain independence from traditional patriarchal structures and participate in decision-making processes within their communities, thereby creating new forms of solidarity and identity outside traditional bounds (Palaniswamy et al., 2019). Additionally, the creation of social capital through SHGs is linked to increased personal efficacy and collective action, which aligns with empowerment theory's focus on enhancing individuals' capacities to make strategic life choices (Deshpande & Khanna, 2021).

Institutional Theory: Institutional theories can help understand the integration of SHGs with existing governance structures, such as the collaboration with local panchayats in Tamil Nadu, which institutionalises women's participation in local governance and creates a new political constituency (Palaniswamy et al., 2019).

Furthermore, the role of social capital in promoting sustainable livelihoods and micro-entrepreneurship among rural women highlights the intersection of social and economic institutions, suggesting that institutional theory could provide insights into how these structures support or hinder women's economic activities (Mahato et al., 2022; Mahato & Jha, 2024). Integrating these theories can offer a more nuanced understanding of how social capital functions within different social and institutional contexts, potentially revealing both these networks' empowering and constraining aspects. By examining the dynamics of SHGs through these theoretical lenses, researchers can better understand the complex interplay between individual agency, social networks, and institutional frameworks in fostering community development and women's empowerment.

These dimensions highlight the importance of social networks and assets garnered through relationships and social interactions. This theory has been applied across various fields, including sociology, political science, economics, and public policy.

4.5. Research gaps in the literature

Based on our thorough review, only a limited number of studies have examined the role of self-help groups (SHGs) in developing social capital. This indicates a need for further academic research in this area. After an extensive and deep literature review, the following research gaps were identified and summarised in Table 6.

5. The framework for the role of SHG in developing social capital

Following a comprehensive analysis of the 24 selected articles (Appendix-1), we developed a framework to illustrate the role of self-help groups (SHGs) in the development of social capital, addressing various research dimensions and the connections between SHGs and social capital. This model is based on the input-moderator-mediator-output framework proposed by Mohammed et al. (2010), encompassing antecedents, mediators, moderators, and outcomes. In this context, the antecedents are the input

Table 6. Research gaps.

Sl. No	Gaps identified	Authors
1	Lack of studies in sustainability of Social Capital from SHGs	Knowles et al. (2013)
2	Lack of research on Social Capital Development in Self-Help Groups.	Folgheraiter and Pasini (2009)
3	Limited Analysis of other Social Capital Types in rural Areas.	Mahato et al. (2022)
4	Limited research on Self Help Groups Impact on public good provision	Desai and Olofsgård (2019)
5	Limited research on SHG impact beyond financial and social benefits.	Knowles et al. (2013)

variables that lead to specific outcomes, the mediators clarify the relationship between these antecedents and outcomes, and the moderators affect the strength or direction of these relationships (Baron & Kenny, 1986). Table 7 presents a detailed overview of the antecedents, mediators, moderators, and outcomes gathered from the reviewed articles. Figure 4 presents a conceptual framework of the role of SHGs in developing social capital derived from the results obtained and presented in Table 7.

5.1. Antecedents

In the framework, an antecedent is a factor that comes before an outcome and is positioned on the input side. According to previous studies, the antecedents of self-help groups (SHGs) play a significant role in fostering social capital through elements such as trust, cooperation, and reciprocity (Folgheraiter & Pasini, 2009). This connection between SHGs and social capital enables researchers and practitioners to examine additional factors and relationships, which can help refine their research focus and inform the development of strategic initiatives.

- A. *Trusts-related antecedents*: Trust related antecedents refer to the elements that influence the relationship between SHG and the Social Capital. The SHG formed by women in any rural area is based on trust among themselves, and hence the SHG is formed with those people with whom they were living or known to them or among the same localities. Trusts play a crucial role in shaping groups, their work, and their growth as a SHG. In this study, we identified five trust related antecedents: trust affecting sustainability, trust sustainability, trust in social enterprise sustainability, trusts in knowledge sharing, and trust in cooperative activities. In general, trust is an important factor that holds a group of different backgrounds. Social capital arises from the prevalence of trust in society (Sambhita, 2011). To know more about SHG and Social Capital on the trust antecedents, additional as well as in-depth research is more crucially needed, particularly regarding the trust sustainability factor.
- B. *Cooperation-related antecedents*: In the Cooperation, related antecedents are the elements that are crucial to SHG. The teaming up of women folks in rural villages to work together on a shared goal and for that cooperation is the factor that will lead the group and achieve its goal. Social capital, trust, norms, and networks are cooperative-related antecedents (Knowles et al., 2013; Nichols, 2021) which have been investigated as antecedents in the study of the impact of SHG on Social Capital. Among others, shared identity, mutual liability, trust reinforcement, and repeated interaction lowers costs and are key to intra group cooperation (Desai & Olofsgård, 2019). Future research could deepen the promotion of cooperation in SHG to develop Social Capital.
- C. *Reciprocity-related antecedents*: Reciprocity is an element that motivates women to remain in a group of like-minded folks. Social norms of trust and reciprocity influence participation in meetings, tangible services exchanges, and feelings of conflict invoking social norms of reciprocity (Nicols, 2021; Desai & Olofsgård, 2019). Reciprocity related antecedents include social ties, social norms, obligations, mutual trust, understanding, collective action, managerial functions, cognitive networks, and fund rotation. The current study has provided valuable insights, but more research is needed to confirm these findings and understand the relationship between SHG in developing Social Capital and reciprocity-related antecedents. This would provide clearer picture of the development of social capital through self-help groups.

5.2. Mediators

Mediators are variables that mediate the interrelationship between antecedents and consequences. The mediators in the present study include social networks, associations, family support, personal efficiency, collective actions, social categories, gender, caste, occupation, community projects and collaboration acts, Family Links, economic conditions, and savings (Aruna, 2018; Deshpande & Khanna, 2021; Ban et al., 2020; Singh & Lee, 2020). Economic, Social, and symbolic capital act as mediators in SHGs (Palaniswamy et al., 2019). Nasir (2021) studied social sanctions, trusts, cultural value, and retention as mediators. Quality of participation is a key mediator off women's empowerment (Bhattacharya and Banerjee (2014). Knowles et al. (2013) suggests Social Capital as a mediator for community development activities and

Table 7. Construct used in SHG in social capital development research.

Constructs	References
Antecedents	Sambhita (2011)
(a) Trust related	Folgheraiter and Pasini (2009)
• Trust affecting sustainability	Ghosh et al. (2022)
• Trust sustainability factor.	Desai and Olofsgård (2019)
• Trust factor social enterprise sustainability	
• Trusts in knowledge sharing	
• Cooperative activities trust	
• Intra group cohesion	
• Social connectedness	
(b) Cooperation related	Knowles et al. (2013)
• Social capital, norms	Nichols (2021)
• Trust	Desai and Olofsgård (2019)
• Networks	
• Shared identity	
• Mutual liability	
• Trust reinforcement	
• Repeated interaction	
(c) Reciprocity related	Nicols (2021)
• Social norms of trust	Desai and Olofsgård (2019)
• Tangible services exchange	Ghosh et al. (2022)
• Social ties	Panda (2016)
• Social norms	Knowles et al. (2013)
• Obligations	
• Mutual trust	
• Understanding	
• Collective action	
• Managerial functions	
• Cognitive networks	
• Fund rotation	
Mediator	Aruna (2018)
• Social network, associations	Deshpande and Khanna (2021)
• Family support	Singh and Lee (2020)
• Personal efficiency	Ban et al., 2020
• Collective actions	Palaniswamy et al. (2019)
• Social categories	Nasir's (2021)
• Gender	Bhattacharya and Banerjee (2014)
• Caste	Knowles et al. (2013)
• Occupation	
• Community projects	
• Family links	
• Economic conditions and savings	
• Economic	
• Social	
• Symbolic capital	
• Study social sanctions	
• Trusts,	
• Cultural value	
• Quality of participations	
• Collaboration act	
Moderator	Singh and Lee (2020)
• Caste	Torri (2012)
• Gender	Palaniswamy et al. (2019)
• Occupation	
• Coordinated activities	
• Influence in civic spaces	
Outcome/consequences	
(a) Trust related	Folgheraiter and Pasini (2009)
• Collective development	Sablokh (2015)
• Community development	Mahato and Jha (2024)
• Sustainability	Nayak (2015)
• Sustainable livelihood	Desai and Olofsgård (2019)
• Uplifts indigenous women's living standard	
• Livelihood promotion	
• Improved self-esteem	
• Identified reciprocity	
• Social relations	
• Obligation that fosters social inclusion	
• Empowerment	
(b) Cooperation related	Desai and Olofsgård (2019)
• Shared identity	Singh and Lee (2020)
• Intra-group trusts	Folgheraiter and Pasini (2009)
• Regular SHG meetings	
• Social categories	
• Occupational classes	
• Gender influences	
• Mutual trust	
• Reciprocity	
• Social capital	

Source: Author's own compilation.

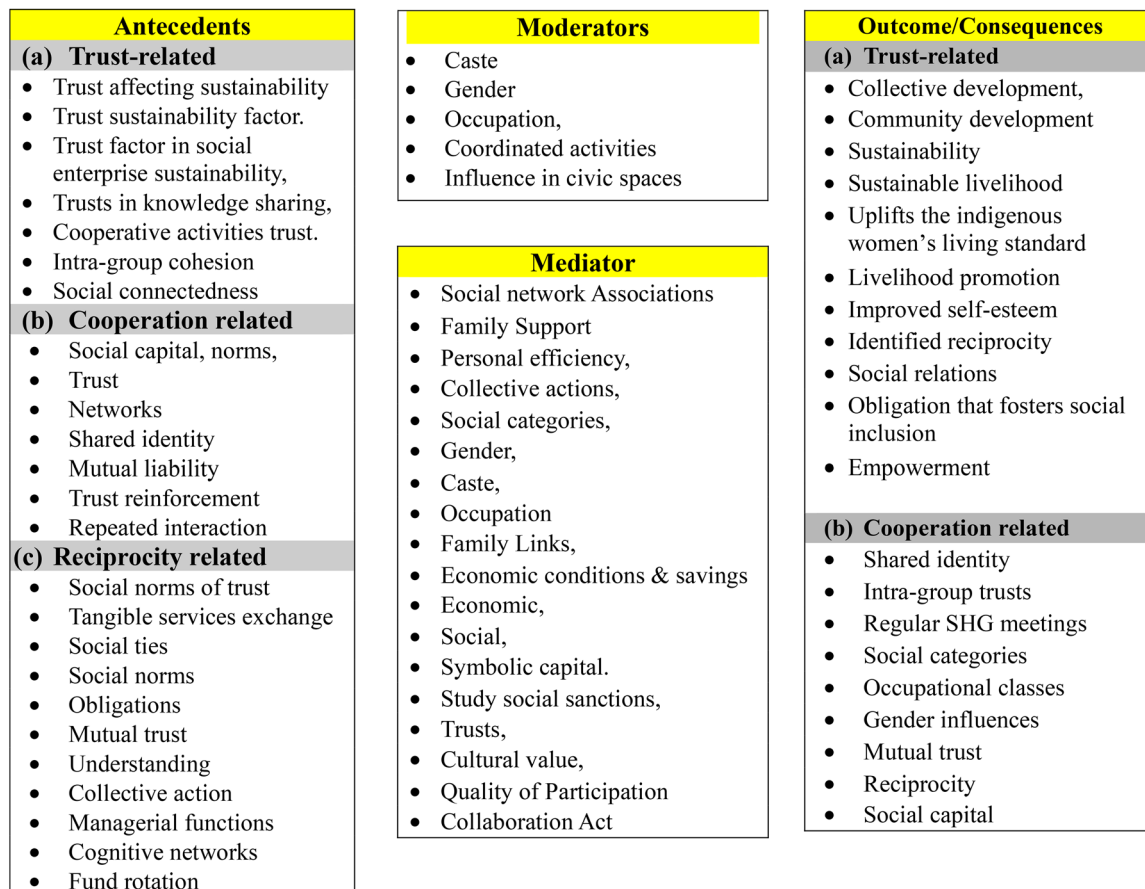


Figure 4. Conceptual framework on SHG in developing Social Capital. Source: Author's own compilation.

that, SHGs facilitate social capital reinvestment for broader community projects. Social Capital generated from microfinance programs is reinvested in the community.

5.3. Moderators

A moderator is an attribute that can be either qualitative or quantitative, such as gender, racial group, social class, or level of reward. It is defined by 'its influence on the path and/or strength of the relationship between the two variables, namely the dependent and independent variables' (Baron & Kenny, 1986). The moderators examined in these studies included factors like caste, gender, occupation, and collaborative activities (Singh & Lee, 2020; Torri, 2012). Researchers have explored how women's participation and influence in civic spaces serve as moderators for the challenges they face in these areas and how this is affected by self-help group (SHG) empowerment (Palaniswamy et al., 2019). Our analysis reveals that very few of the selected articles addressed moderators within the context of the research; only 13 out of the 24 papers discussed moderators, while the remaining 11 did not address this aspect at all. This indicates a need for further research to gain a deeper understanding of these moderating factors.

5.4. Outcome/consequences

The outcomes of antecedents, with the influence of moderators and/or mediators, are the consequences/Outcomes. The consequences of SHG in developing social capital can be categorised into two broad dimensions.

- A. *Trusts-related outcomes/consequences*: These are the impacts that arise directly or indirectly from activities, decisions, or events associated with self-help groups (SHGs) and social capital. The groups' sustainability, teamwork, perception, rotation of funds, managerial tasks, and better understanding between SHG members are significantly impacted by these results. The trust related outcomes/consequences in this study includes collective development, community development, sustainability, sustainable livelihood, uplifts indigenous women's living standard, livelihood promotion, improved self-esteem (Folgheraiter & Pasini, 2009; Sablokh, 2015). Mahato and Jha, (2024) identified reciprocity, social relations, norms, and obligations that fosters social inclusion, empowerment, and financial stability as their outcomes/consequences in their study. Trust is easier to develop among homogeneous members of organisations (Nayak, 2015). SHG village residents display higher trust levels than their control village counterparts, which fosters intra-group trust and cooperation among women (Desai & Olofsgård, 2019). As a result, trust-related outcomes/consequences such as social capital creation, enhanced knowledge, and skill development will bring group activity empowerment and entrepreneurship in microfinance, foster poverty elevation, and facilitate inclusive participation, learning, and capability development in communities (Knowles et al., 2013).
- B. *Cooperation-related outcomes/consequences*: In the context of SHG and Social Capital, the members in SHG working together to achieve their group objective by working together are cooperation-related outcomes/consequences. SHG enhances cooperative norms and trusts within the community, and its membership fosters shared identity and reinforces intra-group trusts. Regular SHG meetings lowers costs and promote cooperative behavior (Desai & Olofsgård, 2019). Social categories, occupational classes, and gender influences access to cooperatives, and multiple group members can enhance social capital access in cooperatives (Singh & Lee, 2020). Folgheraiter and Pasini (2009) mentions SHGs fosters reciprocity through shared experience, mutual trust and cooperation. It gives long term group members enhances reciprocity and social capital development. Future studies should delve further into the effects of cooperation on SHG and social capital.

6. Research implications

6.1. Theoretical implications

This study contributes significantly to the literature on self-help groups (SHGs) and social capital. First, it offers a thorough overview of the existing literature on SHGs and social capital, helping researchers understand the concept and its various dimensions. Second, it employs SPAR-4-Protocol review technique (Paul et al., 2021), to provide a comprehensive, up-to-date, and objective assessment of the current state and development of SHG and social capital literature. Third, the study identifies five critical gaps that future research should address: SHG sustainability, social capital development within SHGs, other types of social capital in rural areas, the impact of SHGs, and effects beyond financial and social benefits.

6.2. Policy implications

These studies carry significant implications for policymakers. First, by supporting implementing agencies, non-governmental organizations (NGOs) can gain a deeper understanding of the relationship between self-help groups (SHGs) and social capital, as well as its conceptual framework, through the evaluation of previous research on these topics. Second, engaging all stakeholders in the process can facilitate the development of strategies that target specific segments, ultimately enhancing SHGs' success through improved engagement initiatives.

6.3. Practitioners' implications

Practitioners can use the findings from this review to improve the effectiveness of Self-Help Groups (SHGs) in building social connections, especially in rural and economically disadvantaged areas. By understanding how SHGs and social capital are related, they can create strategies that involve everyone,

leading to better community involvement. The review emphasizes the need to overcome economic barriers and ensure fair participation in SHGs to boost their impact on social capital. Practitioners are encouraged to use the provided framework to evaluate and improve their methods in supporting SHG activities.

6.4. Empirical results for policy recommendations

The topic of policy recommendations based on empirical findings is crucial for enhancing the effectiveness of social programs, particularly in developing countries. The papers in this review offer insights into the role of Self-Help Groups (SHGs) in India, highlighting their potential to foster social solidarity and improve financial inclusion. These findings would assist in framing policies aimed at maximizing the impact of SHGs and similar initiatives.

6.4.1. Policy implications of SHGs

Role of Social Capital: Social capital plays a crucial role in the formation and operations of Self-Help Groups (SHGs), impacting them both positively and negatively (Nicols, 2021). Differences in socio-economic conditions and levels of social capital can influence the extent to which SHGs follow essential norms like regular meetings and savings, which are vital for their success (Nicols, 2021).

Promoting Social Solidarity: SHGs have the potential to promote social solidarity by bridging deep-seated social divisions, such as those based on caste and gender roles in India. Policy recommendations should focus on ensuring that disadvantaged groups are fully represented in SHG gatherings to enhance exposure to diverse information and resources (Lee, 2023).

6.4.2. Challenges and opportunities

Norming and Training: Introductory training for SHGs is essential to establish norms of regular meetings, savings, and bookkeeping, yet there is considerable variability in adherence due to differing socio-economic conditions (Nicols, 2021). Successful SHGs, like those in Purulia, demonstrate the importance of consistent training and support in achieving substantial savings and regular meetings (2021).

Weak Ties and Information Flow: Encouraging interactions among local SHGs can create 'weak ties' that increase exposure to external financial information and resources, such as banks and governmental institutions (Lee, 2023). These cross-cutting ties are crucial for accessing diverse sources of information, which can enhance the effectiveness of SHGs in promoting financial inclusion (Lee, 2023).

6.4.2.1. Broader implications and future directions. The empirical findings suggest that policy interventions should focus on enhancing the social capital and representativeness of SHGs to maximize their impact. By fostering inclusive participation and encouraging cross-group interactions, SHGs can become more effective in bridging social divides and improving access to financial resources. Future research could explore the long-term impacts of these policy recommendations on social cohesion and economic development in similar contexts.

6.5. Conclusion, limitations and scope for future research

The literature on Self-Help Groups (SHGs) and social capital presents several contradictions, limitations, and alternative interpretations. One significant contradiction arises from social capital's dual nature, which can empower and oppress. While social capital within SHGs is often seen as a tool for empowerment and collective action, it can also lead to social exclusion and excessive demands on members, particularly when high levels of bonding social capital are not complemented by bridging or linking forms (Nichols, 2021). This duality is further complicated by the socio-economic barriers that may prevent the most marginalized individuals from participating in SHGs, suggesting that social capital is not inherently beneficial and can exacerbate existing inequalities (Nichols, 2021). Additionally, the role of trust in SHG dynamics is complex; while trust is a foundational element of social capital, it can be both a cause and a consequence of social capital, leading to debates about its role in group formation and sustainability (Nasir, 2021; Panda, 2016). The literature also highlights the limitations of SHGs as platforms for

development, noting that their effectiveness is often contingent on the socio-economic conditions of their members and the maturity of the groups (Nichols, 2021). Furthermore, the potential for SHGs to foster sustainable micro-entrepreneurship is influenced by the type of social capital present, with bonding social capital facilitating internal cohesion and linking social capital enabling access to external resources (Mahato et al., 2022). However, the homogeneity within SHGs, often based on caste and gender, can limit their ability to bridge broader social divides, thus restricting the potential for broader societal integration (Lee, 2023). These contradictions and limitations suggest that while SHGs can be powerful tools for community development, their impact is highly context-dependent, and their success requires careful consideration of the socio-economic and cultural dynamics at play. This nuanced understanding calls for a more critical evaluation of how social capital is conceptualised and operationalised within SHGs, acknowledging both its potential and its pitfalls in fostering equitable development (de Boef, 2021; Aruna, 2018; Knowles et al., 2013).

This study has certain limitations that offer avenues for further research, despite its contributions. Firstly, some papers were not freely accessible. We utilized the Scopus database and Google Scholar to compile lists of eligible articles; however, future researchers might consider exploring other databases like Web of Science, ProQuest, and EBSCO for their investigations into self-help groups (SHGs) and social capital. At times, authors have had to rely on abstracts, which have hindered their ability to review the complete methodology. Secondly, researchers could include book chapters and conference papers in their analyses in addition to journal articles. While our analysis focused specifically on SHGs within the context of developing social capital, future researchers may expand their scope to include a broader range of engagement objects. This study suggests that social capital and SHGs represent a crucial area for research that requires additional attention and publications, with findings to be shared in subsequent studies. The growing significance of the SHG platform informs this conclusion. As a result, policymakers, implementing agencies, and NGOs should prioritize both SHG and social capital development. Overall, this study makes a substantial contribution by offering a review of the current status of SHG research in developing social capital and helping researchers identify areas for further exploration.

Furthermore, literature studies for the present SLR provide a general approach to SHGs and potentially skew towards formal SHGs only. The literature limits the study of non-formal groups or non-formal SHGs, opening up an enormous future scope for studies on non-formal groups/SHGs and their contribution to social capital building. Future research directions could be: (a) Comparative Studies: Research comparing social capital formation in formal vs. non-formal SHGs. (b) Case Studies: In-depth case studies of successful non-formal SHGs and their social capital-building strategies. (c) Impact Assessment: Studies assessing the social and economic impact of non-formal SHGs on their members and communities. (d) Sustainability: Research on the sustainability of social capital in non-formal SHGs, considering factors like leadership, resource mobilization, and external support. (e) Networking: Exploration of the networking capacity of non-formal SHGs with other formal and non-formal groups.

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Authors contributions

CRedit: **Banta Natung:** Data curation, Formal analysis, Methodology, Resources, Writing – original draft; **Emmanuel Awuor:** Formal analysis, Validation, Writing – review & editing; **Manmohan Mall:** Conceptualization, Data curation, Formal analysis, Supervision, Writing – original draft; **Madhusudhan Mishra:** Formal analysis, Project administration, Supervision, Writing – review & editing.

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Appendix A

Table A1. Synthesis of articles reviewed.

Sl. No.	Title of paper	Author	Study type	Sample size	Method use	Key findings
1	The role of social capital in developing sustainable micro-Entrepreneurship among rural women in India: A theoretical framework.	Jogeswar Mahato, Manish Kumar Jha, Saurabh Verma	Qualitative Analysis	–	It employs a hermeneutic methodology, which is used for interpreting literature and understanding complex concepts rather than quantitative data analysis.	SHGs facilitate social ties, enhance leadership skills, and provide a platform for knowledge sharing among members, positively impacting their lifestyle and employment opportunities.
2	Developing social capital through self-help groups.	Akhaya Kumar Nayak	Quantitative Analysis	353 SHG, 14 BPO Vendors	Chi-Square tests, Correlation, and ANOVA	Identifies that participation in Self-Help Groups (SHGs) significantly enhances social capital among members, Trust levels among members increase through SHG activities, which is crucial for building social capital.
3	Antecedents of Social Capital in Offshore Business Process Outsourcing: An Indian Field Study	Somendra Pant and Rajiv Kishore	Quantitative Analysis	14 BPO Vendors	A before-and-after experimental design to analyse the impact of social capital on knowledge transfer, The statistical significance of the results was determined using a criterion of 0.01 for two-tailed tests.	Trust levels among members increase through SHG activities, which is crucial for building social capital.
4	Can the poor organise? public goods and self-help groups in rural India.	Raj M. Desai, Anders Olofsgård	Quantitative Analysis	80	Ordinary Least Squares (OLS) estimates, Mean-difference tests, propensity score, Factor Analysis (PCA method)	Self-help groups (SHGs) can enhance social capital by fostering a sense of shared identity among members.
5	Sustainability factors of self-help groups in disaster-affected communities.	Sameek Ghosh, Sougata Ray and Rajiv Nair	Mixed Method Approach	155 SHG Members	Factor Analysis (PCA method)	The study identifies that self-help groups (SHGs) leverage social capital.
6	Perceived social networks and newborn health: Evidence from self-help group communities in northern India.	Jenny Ruducha et.al.	Quantitative Analysis	185 recently delivered women (RDW)	two-sample t-tests, Kruskal-Wallis test for multiple comparisons	SHGs served as bridging social capital.
7	Trust, social capital, and intermediation roles in microfinance and microenterprise development	Debadutta K. Panda	Quantitative Analysis	15 SHGs	Grounded theory, Selective coding, Axial coding	Trust was found to be central in the formation of social capital.
8	Group participation and women empowerment: Matching as an evaluation estimator—a district-level study in West Bengal, India	Jaysankar Bhattacharya and Sarmila Banerjee	Quantitative Analysis	1500 Adult Women	Ordinary least squares (OLS) regression, logistic regression model, and Propensity scores	Social capital is crucial for enhancing the efficiency of self-help groups (SHGs).
9	Trust and social capital in the old city of Hyderabad: A Study of self-help groups of women, India.	Rosina Nasir	Quantitative Analysis	130 women SHG members	Interviews, Focus Study Groups	The study identifies that social capital, defined as local forms of association based on trust and norms of reciprocity, plays a crucial role in alleviating poverty through self-help groups (SHGs).

(Continued)

Table A1. Continued.

Sl. No.	Title of paper	Author	Study type	Sample size	Method use	Key findings
10	Investing and reinvesting in social Capital: the spill-over effects of Social capital in self-help groups	Gordon Knowles, Belinda Luke and Jo Barraket	Quantitative Analysis	120 SHGs, Officials, NGOs,	Individual Interviews, focus group discussions	Social capital is essential for microfinance programs using the self-help group (SHG) model,
11	Self-help groups as platforms for development: The role of social capital	Carly Nichols	Qualitative Analysis	64 Interviews	MAXQDA 2018 qualitative data software, Interviews, Focus Study group, two-cycle inductive coding process	The study identifies that social capital, defined as norms of trust and reciprocity, plays a crucial role in the effectiveness of Self-Help Groups (SHGs). Women gain new forms of social and symbolic capital through participation in SHGs.
12	Unheard voices: the challenge of inducing women's civic speech	Nethra Palaniswamy, Ramya Parthasarathy, Vijayendra Rao	Qualitative Analysis	100 Villages	propensity-score using a standard probit model, Structural Topic Model (STM), audio recordings, standardised questionnaires	The study finds that repeated interactions among Self-Help Group (SHG) members enhance social capital.
13	The Role of Accountants in Indian Self-Help Groups: A Trade-off between Financial and Non-Financial Benefits	Lore Vandewalle	Quantitative Approach	1,679 Self-Help Groups (SHGs) and 26,971 members	Ordinary Least Squares (OLS) and Two-Stage Least Squares (2SLS), Regression models.	SHGs explicitly aim to foster social capital.
14	Self-help groups, savings and social capital: evidence from a field experiment in Cambodia	Radu Ban, Michael J. Gilligan, Matthias Rieger	Quantitative Analysis	550 Households	Randomised control trial (RCT), wild bootstrapped clustering for <i>p</i> -value calculations and <i>q</i> -values to control for the False Discovery Rate (FDR)	Study identifies that self-help groups (SHGs) enhance social capital.
15	Expansion, cohesion and diversity: the network Advantages of microfinance groups in Indian villages.	Jaemin Lee Mudit Kumar Singh	Quantitative Analysis	16,123 individuals	Exponential Random Graph Models (ERGMs), propensity score matching (PSM), Meta-analysis	Social capital generated through self-help groups (SHGs).
16	Social inequality and access to social capital in microfinance interventions.	Mudit Kumar Singh Jaemin Lee	Quantitative Approach	16,922 SHG members	Logistic regression framework,	SHGs create substantial social capital.
17	Does social capital promote sustainable livelihood? Mediating effect of women entrepreneurship	Jogeswar Mahato & Manish Ku. Jha	Quantitative Approach	612 SHG women members	Structural Equation Modelling (SEM), Smart PLS 4.0 software,	Participation in self-help groups (SHGs) significantly enhances social capital
18	Can weak ties create social capital? evidence from self-help groups in rural India.	Ashwini Deshpande, Shantanu Khanna	Quantitative Research	50,017 individuals	Entropy Balancing (EB), Propensity Score Matching (PSM), logistic regression to estimate treatment effects,	Social capital developed within Self-Help Groups (SHGs) serves as a foundation for agricultural development initiatives, fostering cooperation and trust among members
19	Unleashing the social capital of self-help groups for strengthening seed systems in Uttar Pradesh, India.	Walter S. de Boef et.al.	Quantitative Approach	813 Women	participatory varietal selection (PVS) trials,	Social capital has gained prominence among developmental planners, emphasizing interpersonal trust and networking to enhance collective opportunities for members of self-help groups (SHGs)
20	Community gender entrepreneurship and self-help groups: a way forward to foster social capital and truly effective forms of participation among rural poor women?	Maria Costanza Torri	Quantitative Approach	104 SHGs	Individual and group interviews,	

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Table A1. Continued.

Sl. No.	Title of paper	Author	Study type	Sample size	Method use	Key findings
21	Development and women: the role of trust in self-help groups.	Smita G. Sabhlok	Quantitative Approach		Semi-structured interviews, informal group discussions, document analysis, and observations of SHG members and NGO officials	Social capital in self-help groups (SHGs) is categorized into bonding, bridging, and linking types, facilitating collective action and support among members.
22	Self-help groups and social capital: new directions in welfare policies?	Fabio Folgheraiter & Annalisa Pasini	Quantitative Analysis	1012 members	The relationship between social capital and CAT membership was based on the Pearson correlation test.	Long-term participation in self-help groups (SHGs) is associated with significant improvements in various aspects of social capital
23	Community Participation in the Self-Help Group of Methane Gas (Biogas) Management as Renewable Energy in Indonesia.	Gunawan Prayitno, Annisah Nurul Hakim, Christia Meidiana	Qualitative Method	130 Families	Social Network Analysis (SNA) to map and quantify relationships and knowledge among individuals and groups involved in methane gas management.	The study identifies social capital as a crucial factor influencing community engagement in managing methane gas as renewable energy through Self Help Groups (SHGs) in Supit Urang.
24	Does social capital make a difference for Dalit women representatives in local self-governance?	C. Aruna	Qualitative Approach	38 Women Elected representatives of Panchayat Raj	Qualitative Analysis	Active Participants in SHGs enhance Social Capital.