



The Gains of Group Entrepreneurship Development: Analyzing the Employment Dimensions of Self Help Groups in India

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ABSTRACT: This paper deliberates on the dimensions of entrepreneurship development with self-help groups (SHG) in India. It is an innovative form of entrepreneurship development and employment generation. Entrepreneurship plays a vital role in the growth and development of any country and society. The self-help groups involved in businesses in India are majorly run by women. It provides economic development, empowerment, and social equality to the members. A self-help group is a small informal voluntary association of people mainly from the same socioeconomic strata. It enables them to become self-dependent, self-sufficient, and self-reliant. The self-help groups are more creative and innovative, as they are more flexible and informal. They come together to solve their common problems through group entrepreneurship. Unemployment is rising, and it has a more significant impact on women than men in India, but entrepreneurship by self-help groups is creating marginal improvements in employment and income of women in India. The study was piloted using a questionnaire on a sample of 240 members of self-help groups in India. The factor analysis was employed to realise the gains, and the outcome of the study specifies the functioning, innovation, and challenges of self-help group entrepreneurship. It also examines the demographics, distribution, and contribution of self-help groups for entrepreneurship.

Keywords: Self Help Groups (SHG), Entrepreneurship Development (ED), Women Empowerment, Social Entrepreneurship, Employment Generation, Economic Independence.

Abbreviations: SHGs, self-help groups; ED, entrepreneurship development.

I. INTRODUCTION

A self-help group (SHG) is voluntarily formed a small affinity group of economically identical rural or urban poor people. They work together for a common goal of social and economic upliftment of their families and community. The members of SHG's save and contribute to a common fund for business and provide it to members by taking a group decision [1].

In India, there is a substantial proportion of poverty and unemployment and in urban as well as rural regions. The women from rural regions of India face many difficulties in their personal and social life. Individually, they cannot eradicate poverty. Hence collective action is required. Self-help groups are realised as an instrument for supporting objectives of women empowerment, inculcating leadership abilities, upliftment of poor, providing financial support, and aiding for social development. SHGs can exist with or without registration, and most of them are formed to provide better financial security among its members. There are many SHG's which are involved in developing innovative and creative products. There is a need for credit to cultivate self-employment and financial independence through the self-help group entrepreneurship. The facility for availing the credit for business is not easily possible for indigent individuals. However, the small group of people involved in business

through SHG have a better chance of getting credit from the bank without any collateral requirements. Hence, the chances for success and economic gain are higher with SHG entrepreneurship than an individual attempt [2].

The concept of SHG is based on the underlining principle "for the people, by the people and of the people". It is a committee acting as a financial intermediary commonly consist of 10 to 20 local (majorly) women in India. It is a group of micro-entrepreneurs comprises of members with similar socio-economic status. The primary objective of their union is to work together, regularly save money, developing a common fund by shared contribution, and exerting reciprocal support for urgent needs. In order to become financially sustainable, the required resources are generated by the members of the group. The provision of loans is also realised using the common fund developed by all the members of the group and thus bringing the dimension of self-employment for every member of the group. The functioning of the group is based on collective decision making and assuring the utilisation of credit and repayments as per time [3].

A self-help group is built upon trust, respect, and determination, which is responsible for bringing the social transformation. Each SHG has a specific code of conduct for effective operations, administration, and

management of the group. The interaction among the group members in the form of the group meetings, which is the fundamental part of self-help group functioning. Meetings are held at fixed intervals of time. All group members regularly contribute to the group savings account and have trust in the group leader with a sense of belongingness for the group. The formation of SHGs takes place with a common need of a group of people, but often just one person takes the initiative. Furthermore, interested individuals discuss this concept and involve more people, and potential members in the community are informed. The group elects leaders democratically and conducts meetings for implementing ideas and developing business [4]. The nature of SHG is informal, and their mode of operation is democratic. However, they can structure their group with firm registration with societies registration act, state co-operative act, or partnership act. The upper limit for the number of members in a group is generally restricted to the size of twenty members. The group has a structure and hierarchy for effective management. One member is selected as an animator for two years and two members as representatives for one year to provide the direction to the group. The meetings are conducted in the presence of animator, representatives, and members. The meetings of SHG's also considers and discuss group funds, earnings, rotation of money, bank loan, repayment of the loan, social and community action programmes. The SHG maintains records such as members list, minutes of the meetings, attendance sheets, loan register, financial transactions, general ledger, and cashbook [5].

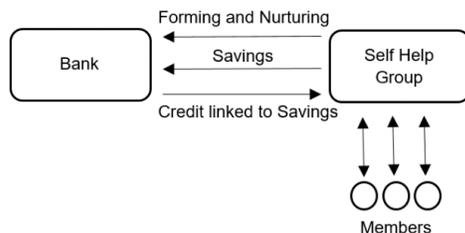


Fig. 1. Operational structure of SHG.

The Indian government is providing several schemes and programmes for the support and development of entrepreneurship, which are also applicable to self-help groups. It includes Prime Minister's Rozgar Yojana, Swarnajayanti Gram Swarozgar Yojana, Swyam Rojgar Yojana, Rural Employment Generation Programme, District Rural Industrial Project, Support to Training and Employment Programme and Rashtriya Mahila Kosh Yojana [6].

The primary objective of this study is to examine the distribution, business extent, advances, and challenges of self-help groups in India. The study also focuses on the functioning, employment dimensions, and income of self-help groups and their members.

II. LITERATURE REVIEW

It is realised that there is a distinguished role and significance of entrepreneurs in economic development. It is specified that the entrepreneur is the person who offers a creative response to the situation and becomes responsible for innovation. The Schumpeter theory emphasised the importance of the role of innovator in

economic development. It deliberated that the entrepreneurs perform the miracle of transferring the potential into effective productivity. Hence, the economic development of a country is dependent on the entrepreneurial abilities [7]. In this context, the self-help groups are the type of small group entrepreneurship for economic development and self-reliance. Group entrepreneurship to be successful requires an enabling role played by more than a few organisations that escort the group through the growth process. Groups of people must be instilled with entrepreneurial characteristics, should be able to identify opportunities and seize them, marshal, and manage resources and produce goods and market them [8]. The self-help group entrepreneurs work in a similar way to succeed in their businesses.

Several self-help groups from India are associated with the 'SHG Bank Linkage' program with the National Bank for Agricultural and Rural Development (NABARD) to borrow the loan for their businesses after accumulating their operating capital. This type of model is attracting many new self-help groups for business support. It is backing the sparse population by providing micro-finance services and making it possible to reach an unreached population who have difficulty to reach to banks or other institutions directly. This initiative especially helps the upcoming entrepreneurs and bank pays them interest as per the market rate on their small deposits. Self-help groups reduce the bank's transaction costs by gathering their total earnings and savings into a single deposit. It also generates a good amount of deposits for the bank [9]. As per the reports of NABARD, It is estimated that around 2.2 million SHGs are operating in India, and amongst that, 33 million SHG members have borrowed loans from banks under the SHG linkage program, which is successful in many southern states of India. It is also mentioned that SHGs can be an effective instrument for eradicating poverty. NABARD is providing the credit facility to SHG, which is supporting the global sustainability goals of eliminating poverty [10]. Furthermore, It was highlighted that the development of sustainable self-employment through micro-credit programmes provides the small amount of loans to needy and poor people for business activities which enable them to generate better revenue and earn more profits for their belonging families. The micro-credit programmes offer integrated services and credit for self-employment generation projects. The services include the entrepreneurial provisions in terms of training sessions, business support, banking facilities, and networking opportunities to the members [11]. India has a more extensive agricultural base; hence, the majority of people tend to depend upon agriculture. It is realised that rural transformation can be achieved with employment and economic development. This indicates the need for SHG's in India. On this background, it was explained that there had been a progression in the number of SHGs, several loans granted, several families covered, and an increase in income. It also shows a positive economic influence in the country through; there is a long way to go. Even today, the poverty levels are high, and many of the states have yet to encourage the SHG entrepreneurship and promotion of SHGs bank credit link programme to provide micro-credit to poor people for poverty extinction [12]. Therefore, NGOs, banks and different government agencies have a significant role in educating people to

expand the network of SHGs all over the country and thereby eradicating poverty for the welfare of particularly poor women, on the track of the achievement of Grameen bank in Bangladesh promoted by Nobel peace prize laureate Dr. Muhammad Yunus [13].

It is deliberated that the social and economic empowerment through the performance of SHGs in India has emphasised on the factor affecting the cohesiveness of the group. It shows that the most significant factor was uniformity in the standard of living, which was reported by 60 percent of the members, then stays within the neighborhood was mentioned by 25 percent of the members, and then the type of activities are marked by 15 percent of members. Furthermore, the study revealed that there was an upsurge in the average values of assets, consumer durables, and livestock of members by around 71 percent. The empirical outcome of the study highlights that the SHG acts as an institutional mechanism that significantly contributes to the socio-economic empowerment of needy and poor people [14]. On the other side, there is a positive influence of SHGs on employability in India. It highlights that direct and indirect indicators on employability as an effect of self-help groups. The direct indicators are expenditure, annual income, and improvement in economic position. While indirect indicators are a number of working days, the impact of SHG loan on employment generation, and expenditure, it was found by the authors that several numbers of SHGs have described an increase in employment after receiving loans. It is realised from the study that SHGs have a higher competence in employment generating. Hence, there is an optimistic effect of SHGs on incomes and employability at large, and the same can be stretched to all states of the nation [15].

Research work by several authors in the area of self-help group and entrepreneurship highlighted the economic aspects related to earnings, banking support, employment, growth, and development. However, it is essential to understand the gains, problems, income, creativity, and innovation of SHG members in India.

III. RESEARCH METHOD

This research study is descriptive in nature and based on primary as well as secondary data. The primary data were gathered through the survey from the sample respondents. The survey is based on the structured questionnaire and interviews about the self-help group. The samples are the entrepreneurs and members of self-help groups, which are selected using the purposive sampling method. The sample size is 240 members of self-help groups from Maharashtra, India. The collected data from the respondents were further filtered, classified, and tabulated for analysis and drawing of inferences. The validity (with expert opinion) and reliability of the instrument (Cronbach's Alpha is 0.84, which is more than 0.80) are ensured in the study. The adopted methodology suffices the purpose of this research study. The analysis is done using the statistical software package of SPSS.

IV. ANALYSIS AND RESULTS

The data analysis indicates the distribution, business dimensions, advances, and challenges of SHGs.

A. Distribution for SHG

1. Gender-wise Distribution

It is found that the majority of self-help group members are females (92.91 percent), and it comprehended that the self-help groups are dominated mainly by women.

Table 1: Gender-wise distribution in SHG.

Gender	Number of Respondents	Percentage
Male	17	7.09
Female	223	92.91
Total	240	100.00

2. Age-wise Distribution

It is realised that the majority of the self-help group members are falling in the age range of 31-40 years (around 62.08 percent). It signifies that the composition of members of the self-help groups is young population from India.

Table 2: Age-wise distribution in SHG.

Age	Number of Respondents	Percentage
Below 25	11	4.58
25 to 30	26	10.83
31 to 35	72	30.00
36 to 40	77	32.08
41 to 45	31	12.92
46 to 50	16	6.67
Above 50	7	2.92
Total	240	100.00

3. Region-wise Distribution

It is inferred that most of the self-help group members are from rural areas (59.58 percent) while the self-help groups from the urban region (40.42 percent) are also growing.

Table 3: Region-wise distribution in SHG.

Region	Number of Respondents	Percentage
Rural	146	59.58
Urban	97	40.42
Total	240	100.00

4. Education Level Distribution

The majority of the self-help group members have completed the SSC and HSC education level (around 71.66 percent). It signifies the lower education levels of the members.

Table 4: Education-wise distribution in SHG.

Education	Number of Respondents	Percentage
Below SSC	46	19.17
SSC	89	37.08
HSC	83	34.58
Graduate	18	7.50
Postgraduate	4	1.67
Total	240	100.00

B. Business Dimensions of SHG

1. Size of Business

Most of the self-help groups are micro and small scale business organisations (around 90.41 percent) while less number of self-help groups has reached to the medium-sized business (only 9.58 percent).

Table 5: Size of businesses in SHG.

Size	Number of Respondents	Percentage
Micro	113	47.08
Small	104	43.33
Medium	23	9.58
Total	240	100.00

2. Direct and Indirect Employment Generation

Self-help groups are considerably generating direct and indirect employment around 25 to 35 persons (around 35 percent).

Table 6: Employment generation through SHG.

Employment	Response	Percentage
Upto 20	27	11.25
20 - 25	34	14.17
25 – 30	41	17.08
30 – 35	43	17.92
35 – 40	31	12.92
40 – 45	26	10.83
45 – 50	23	9.58
Above 50	15	6.25
Total	240	100.00

3. Decision Making Pattern

Decision making is vital in SHG, and most of the self-help group members are collectively taking decisions in their businesses (around 91.67 percent).

Table 7: Decision making pattern in SHG.

Size	Number of Respondents	Percentage
Individually	13	5.42
Collectively	220	91.67
Consulting	7	2.92
Total	240	100.00

4. Creativity and Innovations before and after joining SHG

It is incidental that the self-help group members feel that their creativity and innovation are better developed after joining the self-help group.

Table 10: Factor analysis for gains for the members after joining SHG.

S.No	Factor	F1	F2	F3	F4	F5	H2
1	Confidence on Entrepreneurship	0.749	0.211	0.019	-0.069	0.150	0.657
2	Optimistic outlook	0.723	-0.004	0.331	-0.130	-0.092	0.634
3	Facing the business challenges	0.669	0.243	0.103	0.296	-0.096	0.519
4	Risk taking	0.665	0.325	0.141	0.356	-0.154	0.557
5	Collaboration and Teamwork	0.156	0.660	-0.032	-0.021	0.087	0.521
6	Creativity and Innovation	0.034	0.645	0.099	0.115	-0.008	0.509
7	Product development	0.194	0.435	0.133	0.098	0.045	0.432
8	Business Skills Development	0.123	0.388	0.124	0.358	0.088	0.472
9	Effective communication	0.345	-0.082	0.647	0.111	0.027	0.256
10	Expertise of production or service	-0.267	0.471	0.645	-0.045	-0.014	0.316
11	Stability and self sufficiency	0.188	0.234	0.553	-0.132	0.089	0.440
12	Awareness and participation	0.210	0.101	0.454	0.412	0.050	0.426
13	Self-Employment	-0.140	0.073	-0.099	0.615	-0.069	0.278
14	Banking Procedures	0.177	0.101	-0.023	0.524	0.456	0.411
15	Better Income	0.035	-0.004	0.461	0.501	-0.016	0.424
16	Economic Independence	-0.009	-0.038	0.087	-0.168	0.888	0.464
17	Better family life	-0.102	0.251	0.019	0.250	0.377	0.418
	Eigen Value	2.486	2.404	2.349	1.836	1.715	

Table 8: Innovations before and after joining SHG.

S. No.	Response	Before	After
1	Very Good	0(0.00)	158(65.83)
2	Good	11(4.58)	66(27.50)
3	Average	76(31.67)	10(4.17)
4	Poor	134(55.83)	6(2.50)
5	Very Poor	19(7.92)	0(0.00)
	Total	240(100.00)	240(100.00)

5. Income Increment

As per the self-help group members, there is an increment of their income after joining SHG, and there is the highest increment in their household income.

Table 9: Income increment through SHG.

S. No.	Income	Mean
1	Increase in Profit	4.21
2	Increase in Household Income	4.58
3	Increase in Savings	4.11
4	Increase in purchasing power	4.07

C. Advances and Challenges of SHG

1. Gains for the members after joining SHG

The factor analysis was employed with the principle factor method using rotation. The analysis and interpretation are realised with the rotation of the factor matrices to obtain important factors that are significant and consistent. The outcome of the factor analysis generates a rotated matrix with a table of coefficients, which expresses the ratios between the variables and the factors. The sum of the sequence of the factor loading of the variables is called communalities (H2), which indicates the power of a variable to explain the factors altogether, and eigen value of the factor indicates the degree of the factor which explains the variables altogether.

In the present study, the factor analysis method with Varimax Rotation (by Kaiser Normalization) has been used to identify the significant set of influencing factors. The rotated factor matrix for the variable relating to gains for SHG members was analysed to derive findings. Table 10 gives the loadings received by the factors which represent the ratings on the 5 point agreement scale of the respondents.

Seventeen gain factors are identified as the factors which the SHG entrepreneurs and members gained in their entrepreneurial activity. These gains are shortlisted into three groups by applying factor analysis. They are (i) Personal gains, (ii) Business gains, and (iii) Development gains. Personal gains include confidence in entrepreneurship, optimistic outlook, facing business challenges, risk-taking, collaboration, and team work and creativity, and innovation. Gains related to the business are product development, business skill development, effective communication, and expertise about the production or service. Gains related to development are stability and self-sufficiency, awareness and participation, self-employment, banking procedures, better income, economic independence, and better family life.

From the Table 10 it can be noticed from the first column that the variables 'confidence on entrepreneurship' (loading 0.749), 'optimistic outlook' (loading 0.723), 'facing the business challenges' (loading 0.669), and 'risk-taking'(loading 0.665) have high loadings close to 1.00, and it can be inferred that factor 1 is a combination of these four variables since their Eigen-value is 2.486. From the second column it can be noticed that the variables 'Collaboration and Teamwork' (loading 0.780), 'Creativity and Innovation' (loading 0.645), 'Product Development' (loading 0.435) and 'Business Skills Development' (loading 0.388) have higher loadings and indicates that factor 2 is a combination of these four variables which is related to gains of SHG of entrepreneurs and members since their Eigen-value is 2.404. The factors which have Eigen values less than 2.4, and communalities (H2) values less than 0.5 are insignificant. Thus six factors are identified after condensing the 17 variables. They are confidence in entrepreneurship, optimistic outlook, facing the business challenges, risk-taking, collaboration, and teamwork, creativity, and innovation are dominant factors regarded as top gains for members of SHG.

2. Problems Encountered by SHG Members

Table 11: Problems encountered by SHG members.

S.No.	Problem	Mean
1	Lack of awareness about government schemes	4.27
2	Lack of training and skills	4.21
3	Lack of education	4.08
4	Effective English communication	4.04
5	Dealing with banking operations and services	4.11
6	Marketing, Promotion, and Strategy	4.18
7	Lack of funds	4.22
8	Family responsibilities and Support	4.01
9	Managing Supply Chains	4.03
10	Financial Planning and decision making	4.07

The self-help groups face many challenges and majorly have problems regarding lack of awareness about government schemes, lack of training and skills, and lack of funds.

D. Hypothesis Testing

Hypothesis (H1): *Income through employment in self-help groups influences the total household's income of the SHG members.*

Table 12: Influence of Income for SHG members.

Variable	Unstandardized Co-efficient		Standardized Co-efficient	t	Sig	R ²
	B	Std. Error	Beta			
Constant	301.384	486.455	-	0.620	0.540	0.638
SHG Member Income	0.311	0.043	0.799	7.151	0.000	

It is understood from the outcomes from Table 12 that independent variable like SHG member's income has a significant relationship with the total household's income. The SHG member's income (t value is 7.151) is positively related to the member's total household income. The estimated multiple regression model is found with high R² value explaining nearly 63.80 percent of the variations in household income. According to the estimated model, an additional unit of total household income may lead to the contribution of SHG member's income by 0.311 units. Therefore the hypothesis of "Income through employment in self-help groups influences the total household's income of the SHG members" is accepted. This implies that the income through employment in self-help groups influences the total household's income of the SHG members.

V. FINDINGS AND DISCUSSION

In order to develop an entrepreneurial orientation among the people, it is essential to provide proper training and guidance. It is realised with the speculative evaluation of cost-reducing aspects in the delivery of microfinance services to a self-help groups that the private agents earn payments through membership fees for providing services or in some cases, the agents are paid by an outside donor to offer free services. They access the modification in this incentive scheme based on agent behavior, inclusive performance, and overall village-level outcomes. It is demonstrated that the privatized agents start groups, attract members, mobilize savings, and intermediate loans at similar levels after a year but at much lower costs and find higher levels of borrowing, business-related savings, and investment in the business. It is realised that the self-help groups serve more business-oriented clients when facilitated by agents who face strong financial incentives [16]. The sense of unity is observed within the women members of Self-help groups. They have emphasized that the feeling of being a member of the self-help group business provided them respect, recognition, and power in their communities, which was reported in five studies [18-22].

It was also elaborated that the women from the self-help group felt walking confidently through their communities and developed the courage to approach authorities in a group. Furthermore, they sensed respected by their peers and more able to participate in community decision-making.

The self-help group provided the platform where women were no longer solely housewives but a significant community contributor. It is also realised that the women members of self-help groups stated saving money, especially for the education of their children [23].

The researchers have compiled the findings based on the observations, discussion with the SHG members, and analysis of the collected data. Furthermore provided valuable suggestions based on these findings. It is realized that the most of the self-help groups are doing businesses of brass working, mat weaving, banana fiber weaving, pickle making, soap making, handicrafts, agro-products, garments, ornaments creation, eatable products, tailoring, etc. Hence, to expand further, the SHG member should work on more business areas as per the needs of the customers in national and international markets. On the other hand, most self-help group members are females, and it found that self-help groups are dominated mainly by women. Commonly they are falling in the age group 31-40 years. It signifies that the members of the self-help group are the young population. The largest number of SHG members are from rural areas, and most of the members of the self-help group have completed the SSC and HSC education level, which signifies the lower education level of SHG members. Accordingly, the SHGs should utilise the youthful energy and promote a rural form of products which are not available in the market. It is necessary to have more educated members in SHGs to have better functioning and understanding in every aspect of their business. A large number of the SHG's are micro and small scale business organisations while less number of self-help groups have reached to the medium-size business and generating the direct and indirect employment around 25 to 35 persons.

Most of the self-help groups are collectively deciding with all the members in their businesses. Hence forth, SHGs should focus on the business development and growth of their organisations, which will enable them to reach greater heights of success and provide better products to the consumers. The employment in SHGs should increase with time. To achieve this, SHGs should work on vertical and horizontal growth of their businesses, which can result in higher employment generation. SHGs should take collective decisions based on the data along with expert guidance. It is realised that the self-help group member's creativity and innovation are better developed after joining the self-help group. While they face many challenges and majorly have problems regarding lack of awareness about government schemes, lack of training and skills, and lack of funds. As creativity and innovation are most important for business sustainability. SHG members should continuously focus on it by a discussion with experts, interacting with customers, and attending training. SHG members should work on overcoming the challenges. They should take the training for developing

their skill sets and ensure the mechanism for accessibility of the government information. Proper financial planning is also essential for managing funds. The significant gains from the SHG to their members are confidence in entrepreneurship, optimistic outlook, facing the business challenges, risk-taking, collaboration and teamwork, creativity, and innovation. These are considered as dominant factors as top gains for members of SHG. However, SHG members have gained more on personal factors, but they should also focus on business and development factor gains in their businesses. It is essential for its long term success. It results that the income through employment in self-help groups influences the total household's income of the SHG members. SHGs show a better impact on employment and household income, but they should have a higher expectation for income and also work on developing the profitability, growth, and sustainability of their businesses.

On the background of the results, findings, and discussion on various aspects of self-help group entrepreneurship, the researchers have arrived at the conclusion of this study.

VI. CONCLUSION

India is a country of young people with varied demographics and unique culture. Entrepreneurship development with a self-help group is considered a possible approach to employment, development, and economic empowerment of women in India. Currently, SHGs are doing well in the domestic and national markets. The Self-help groups are generating better employment and help in the economic independence of their members. They work with fundamental principles like democratic approach and common decision-making, transparency, self, and group development. The self-help group members are innovative and creative in their businesses, and their credibility is dependent on trust, teamwork, and their products. In India, most of the self-help groups have the majority of young rural women and are involved in small local businesses. They function democratically with collective decision making. However, they have lower levels of education and lack of awareness about government schemes, training, and funds. The self-help groups are generating rural employment and creating a positive impact on their household income. While the members have gained a confidence in entrepreneurship, optimistic outlook, facing the business challenges, risk-taking, collaboration and teamwork, creativity, and innovation. This shows that the self-help group entrepreneurship has a positive growth prospect in India. The government is also taking various initiatives to support them for their growth and development. Self-help group entrepreneurship plays a vital role in developing the self-employment, self-sufficiency, and self-reliance of people, which contributes towards the growth of community, society, and nation.

VII. FUTURE SCOPE

There is a wide scope for further research focused on examining the economic impact of self-help groups on women's empowerment, society, and nation using

advanced analysis to understand further the mechanisms and factors which are affecting the self-help groups and their members. Also, there may be other conduits that lead to the social, economic, and personal development of self-help group members that can be rigorously measured and analyzed for enclosure in future studies. The self-help programs are implemented across many different regions; it is also critical for researchers to study the effect and evaluation of training as per the local issues, cultural norms, and region-specific needs of self-help groups.

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