

# Group Entrepreneurship Among SHG Women: A Study of Selected SHGs in Guntur District, Andhra Pradesh

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## Abstract

Economic development is possible only with the help of planned and unrelenting business activities. Entrepreneurs are the human agency at the back of such activities. Entrepreneurship is the skill or quality of such human resources, which is snatching opportunities and organizing endeavors for their commercial exploitation. The present study attempted to empirically identify group entrepreneurship development among self-help groups in Guntur district of Andhra Pradesh. The study purposively selected the sample respondents as one respondent from the 240 identified SHGs (the total sample size was 240 respondents from 240 groups from two revenue divisions in Guntur district). The study revealed that the government and agencies need to make the necessary changes in implementation of the various revenue generating schemes and need to identify the specific needs of the poor women.

**Keywords:** entrepreneurship, women, SHGs, group entrepreneurship, revenue division, entrepreneurial activities

**JEL Classification:** A3, D7, E2

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Group entrepreneurship has been defined as a process of growth in entrepreneurship and is managed by a group procedure from the stage of absence of entrepreneurial skills to a point where the group has developed the necessary organizational structure and fulfills practically all functions of a full-fledged enterprise - production, marketing, and credit.

Group entrepreneurship can be used for remedying the wide disparities of income and wealth across different income groups and regions. The advantages of group entrepreneurship are that it enables and enhances participation of the masses, spreads the skills of management amongst the poor people, and ensures a better and assured income to the whole group (Rajashree, 2007). In India, at the end of the ninth Five Year Plan, 26.10% of the population was living below the poverty line. In the rural areas, 27.10% of the population was living under poverty. The overall unemployment rate was estimated to be 7.32%. The female unemployment rate was 8.50%. The rate of growth of women unemployment in the rural areas was 9.80%. This is because of the low growth of new and productivity employment. At the end of the ninth Five-Year Plan, the rate of growth of employment was only 2.47%. Therefore, the Union government implemented various schemes to reduce poverty and to promote gainful employment. However, the most attractive scheme that requires low financial investments is that of the self-help groups. It is a tool to remove poverty and improve rural development (Perumal, 2005).

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In the present study, we have made an attempt to ascertain the presence / absence of group entrepreneurship among SHGs. In this study, we also analyze the presence of group entrepreneurship among forward and backward SHGs.

## **Review of Literature**

According to Hossain (2006), entrepreneurs and entrepreneurship are extremely popular topics for conducting research in almost everywhere in the world. Bangladeshi researchers are also not an exception. Over the years, many studies have been conducted, and many papers have been published on these topics. His study discussed several aspects of entrepreneurship in Bangladesh. At the beginning of the paper, the characteristics of successful entrepreneurs were analyzed in the light of several research works. The literature review revealed that the main areas of interest for the Bangladeshi researchers were the characteristics and profiles of Bangladeshi entrepreneurs, the issues related to the problems and prospects of entrepreneurship development in Bangladesh, entrepreneurial training, and women entrepreneurs.

Kumar and Verma (2008) proposed to examine the marketing problems of women-owned businesses. A sample of 110 respondents was taken from the state of Haryana for this purpose. Thirteen statements were administered to the respondents, and a factor analytical model was utilized to arrive at meaningful inferences. The factor analytical model reduced the statements into four factors. The extracted factors were: Problem of Demand Estimation, Problem of Product Pricing, Locational Disadvantage, and Competition from Big Producers. The authors suggested that most of these problems can be tackled by imparting training in the field of management of small enterprises. Small businesses should lay more emphasis on quality improvement through the adoption of latest technology and utilization of modern human resource management practices.

Meena, Jain, and Meena (2008) attempted to assess the attitude changes in women about SHGs as a result of training. The evaluation of SHGs was conducted using an attitude construct. A likert-type scale consisting of 26 items was developed, for which Cronbach's alpha coefficient of reliability was observed to be 0.85. The survey instrument contained five sections namely, socio-economic upliftment, education and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and banking / credit aspects. A training group consisting of 30 participants of SHGs responded to the five section survey instrument. Significant t-test results for mean values of attitude of women before and after the training showed a significant change in the attitude of women in all the five areas as a result of training. Positive orientation towards a task paves the way for success. The study exemplified the impact of training in instilling a positive orientation among the women SHG members.

Mukherjee (2009) stated that the rapidly changing economy has forced women to venture out as entrepreneurs. Although there is no concrete evidence of discrimination against women micro entrepreneurs, failure to provide collateral or guarantees reduce the likelihood of women obtaining credit. Furthermore, lack of marketing skills and technological know-how also act as impediments in the growth of women's businesses. The paper discussed the factors impeding the growth of women micro entrepreneurs and the catalytic role played by the NGOs in creating an appropriate entrepreneurial environment. The paper also discussed the supporting role in the process of entrepreneurship development among women.

Patgaonkar (2010) stated that rural entrepreneurship has become an important area of management research as the focus is on agro and small businesses. Entrepreneurship activities have resulted in significant changes, specifically with respect to decision making, wealth creation, and employment opportunities for urban women in various types of service activities. However, rural women entrepreneurs still have to wait, particularly in terms of expansion of business and financing options available to them. Promotional operations for the enterprise, enhanced policy support, and managerial interventions are required to maintain the viability of the existing units.

## Objectives of the Study

The specific objectives of the study as follows:

- (1) To empirically identify group entrepreneurship development among self - help groups;
- (2) To provide suggestions to strengthen the force of entrepreneurship among women of self - help groups in Guntur district, Andhra Pradesh.

## Hypothesis

Group entrepreneurship development among self help group women entrepreneurs is not forthcoming up to the expectations.

## Methodology

The present study is a pioneering attempt to study of the effectiveness of self-help groups as a tool to develop entrepreneurship among women in Guntur District using an exploratory research.

★ **Scope of the Study :** Guntur district of Andhra Pradesh state was purposively selected for the present study. Moreover, Guntur district has been at par with the other leading districts of the state, so far as the coverage of self-help groups assistance is concerned. Guntur district has three revenue divisions, that is, Tenali (forward revenue division), Guntur (moderate revenue division), and Narasaraopet (backward revenue division). Out of the three revenue divisions, two divisions such as forward revenue division (Tenali) and backward revenue division (Narasaraopet) were selected for the present study. No study of this sort has been conducted so far in the said district. The study is about the informal sector, where the women members of the SHGs, who initially worked as thrift groups, are now able to run an enterprise on their own individually or as a group. An enterprise could also be run by all of them. In this study, the entrepreneurial activity undertaken by more than one member of the same group is termed as group entrepreneurship.

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★ **Sources of Data :** This study required both primary and secondary data. The primary data were collected by conducting a structured interview schedule, campaigned and responded by the SHG women entrepreneurs who acted as the respondents for the study. The secondary data were collected from various published sources.

★ **Sample Design :** The study used the convenience sampling method. Even though SHGs have been trying to promote entrepreneurship development throughout India, the state of Andhra Pradesh was chosen as the main area of study. Tenali revenue division was chosen to represent the forward revenue division of Guntur district, and Narasaraopet, which is adjacent to Tenali, was chosen to represent the backward revenue division of Guntur district ; 240 groups were selected for the study. Based on the primary information provided by the DRDA, 120 SHGs from the backward revenue division and another 120 SHGs from the forward revenue division area were chosen for the study. The study purposively selected the sample respondents as one respondent from each group. So, the total sample size is 240 respondents from 240 groups from the two revenue divisions.

★ **Time Period of the Study :** This study was conducted over a period of 5 years - from 2008 to 2013. This time period was chosen because the effectiveness of the groups could only be understood if the groups had been in existence for at least for three years. The primary data was collected by using a structured interview schedule which was administered personally by us to the respondents.

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**Table 1. Criteria for the Selection of an Enterprise or Product Line by the SHG Women Entrepreneurs**

Selected Enterprises	Forward Revenue Division		Backward Revenue Division		Total (%)
	No. of Respondents	(%)	No. of Respondents	(%)	
Easy to set up	18	15.00	32	26.67	50 (20.83)
Advice of family members	9	7.50	16	13.33	25 (10.42)
Experience in line	12	10.00	9	7.50	21 (8.75)
Availability of government incentive schemes	17	14.17	20	16.67	37 (15.42)
Profitability of the product	25	20.83	19	15.83	44 (18.33)
Demand in the market	30	25.00	21	17.50	51 (21.25)
Relevance of qualification / skills	9	7.50	3	2.50	12 (5.00)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

Chi-Sq = 11.958, *DF* = 6, *p* - value = 0.063

## Analysis and Results

The Table 1 presents the criteria of selection of an enterprise by the sample SHG women entrepreneurs. As can be seen from the Table, the selection of an enterprise or line of activity was influenced by various factors like easiness in setting up a unit, advice of family members, experience in the line of activity, availability of government incentive schemes, profitability, demand for the product, relevance of qualification and skills, and so forth. An analysis of the criteria adopted by the SHG women in the selection of an enterprise revealed that a majority of (21.25%) the respondents stated that demand for the product in the market was the most important criterion followed by easiness in setting up a unit (20.83%), profitability of the product (18.33%), and availability of government incentive schemes (15.42%). Thus, in the selection of an enterprise or the line of activity by the SHG group members, it was observed that the predominant (75.83 %) criteria were demand for the product in the market, easiness in setting up a unit, profitability of the product, and availability of government incentive schemes. On the other hand, experience in the line of activity (8.75%) and relevance of qualification and skills (5%) assumed a minor role in the selection of an enterprise or product line.

A comparative analysis of the criteria of selection of an enterprise by the SHG women in the forward and backward revenue divisions reveals that the preference of criteria are in tune with the above observations, where demand for the product in the market (25%) is followed by profitability of the product (20.83%), easiness in setting up a unit (15%), and availability of government incentive schemes (14.17%). However, contrarily, in the case of the backward revenue division, easiness in setting up a unit was reported as a majority criterion in the selection of an enterprise. This was followed by demand for the product in the market (17.50%), availability of government incentive schemes (16.67%), and profitability of the product (15.83%). Hence, it is concluded that

**Table 2. Awareness Regarding Government Schemes**

Awareness on Government schemes	Forward Revenue Division		Backward Revenue Division		Total (%)
	No. of Respondents	(%)	No. of Respondents	(%)	
Fully aware	39	32.50	16	13.33	55 (22.92)
Not fully aware	66	55.00	71	59.17	137 (57.08)
Not at all aware	15	12.50	33	27.50	48 (20.00)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

**Table 3. Number of Entrepreneurial Activities Taken up by the Women SHG Members**

No. of entrepreneurial Activities	Forward Revenue Division		Backward Revenue Division		
	No. of Respondents	(%)	No. of Respondents	(%)	Total (%)
< 4	13	10.84	74	61.67	87 (36.25)
5-7	10	8.33	22	18.33	32 (13.33)
8-10	76	63.33	13	10.83	89 (37.08)
11-15	14	11.67	6	5.00	20 (8.34)
>15	7	5.83	5	4.17	12 (5.00)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

Chi-Sq = 95.399, *DF* = 4, *p* -value = 0.000

**Table 4. Number of Entrepreneurs in a Group**

No. of Entrepreneurs	Forward Revenue Division		Backward Revenue Division		
	No. of Respondents	(%)	No. of Respondents	(%)	Total (%)
< 4	3	2.50	Nil	Nil	3 (2.50)
5-7	10	8.33	22	18.33	32 (13.33)
8-10	86	71.67	92	76.67	178 (74.17)
11-15	14	11.67	6	5.00	20 (8.34)
>15	7	5.83	Nil	Nil	7 (2.92)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

there is no significant association between selection of an enterprise and the two revenue divisions.

The Table 2 shows the awareness of government schemes among the sample respondents. As is evident from the Table, on the whole, only 22.92% of the SHG women were observed to have complete awareness of the government schemes, whereas 57.08% of the respondents had partial awareness, and 20% of the respondents were not at all aware of the government schemes. A similar scenario existed with respect to awareness of the government schemes among the SHG women both in the forward and backward revenue divisions. It is disappointing to note that a majority of (59.17%) of the SHG women in the backward revenue division and 55% of the respondents in the forward revenue division were not fully aware of the government schemes. However, when compared to the respondents in the backward revenue division (13.33%), a greater proportion (32.50%) of the respondents expressed complete awareness of the government schemes. On the other hand, the SHG women who were absolutely unaware of the relevant government schemes were more (27.50%) in the backward revenue division as against only 12.50% of the respondents in case of the forward revenue division.

The Table 3 lists the number of entrepreneurial activities taken up by the SHG women entrepreneurs. It can be seen from the Table that almost all the SHG members had taken up different activities. Majority (37.08 %) of the women SHG members took up 8-10 activities, 13.33% of the women took up 5-7 activities, and 8.34% of the women took up 11-15 activities as a group. Moreover, 36.25% of the women SHG members reported to have taken up less than four activities. Further analysis shows that the women SHG members in the forward revenue division were almost in tune with the total scenario with respect to the number of activities undertaken by them. This is evident from the fact that a majority of the respondents (63.33%) reported to have taken up 8-10 activities, followed by 11.67% of the members, who took up 11-15 activities. Only 10.84% of the women SHG groups reported to have undertaken less than four activities. As against this, in the backward revenue division, a majority of (61.67%) the women SHG groups stated to have taken up less than four activities and those who reported taking up 8-10 activities comprised of only 10.83% of the respondents. Thus, it can be observed that in the



**Table 5. Time Spent on Entrepreneurial Activity by SHG Members**

Time Spent (Hour per Day)	Forward Revenue Division		Backward Revenue Division		
	No. of Respondents	(%)	No. of Respondents	(%)	Total (%)
< 3	10	8.33	6	5.00	16 (6.67)
4-6	65	54.17	39	32.50	104(43.33)
6- 9	40	33.33	68	56.67	108 (45.00)
>9 hours	5	4.17	7	5.83	12 (5.00)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

Chi-Sq = 15.093, *DF* = 3, *p*- value = 0.002

backward revenue division, the women SHG groups took up a less number of activities as compared to their counterparts in the forward revenue division. Hence, it can be concluded that there is a significant association between the number of entrepreneurs in a group and the two revenue divisions.

The Table 4 depicts the number of entrepreneurs who came together to form a group. As is evident from the Table, a majority of (74.17%) the respondents reported that 8-10 members came together to form a group, and 13.33% of the respondents stated that 5-7 entrepreneurs joined together to form a group. Only 1.25% and 2.92% of the respondents respectively stated that the number of entrepreneurs in the group were less than four and more than 15. In case of the forward and backward revenue divisions also, a majority of the respondents (71.67% and 76.67% respectively) reported that the number of entrepreneurs in the group were between 8-10 members. Thus, it can be observed that both in the forward and backward revenue divisions, the number of entrepreneurs in majority of the women SHG groups were between 8-10 members. Moreover, in the forward revenue division, some groups even had 11-15 entrepreneurs, as reported by 11.67% of the respondents. However, the composition of such groups was only reported by 5% of the respondents in case of the backward revenue division.

The Table 5 depicts the details of the time spent by the SHG women entrepreneurs on their entrepreneurial activities. It is evident from the Table that a majority of the women SHG entrepreneurs (45%) reported that they spent 6-9 hours per day on their entrepreneurial activities, that is, 56.67% of the respondents in case of the backward revenue division and 33.33% of the respondents in case of the forward revenue division reported the same ; 43.33% of the respondents spent 4-6 hours a day on their entrepreneurial activities, that is, 54.17% of the respondents in the forward revenue division and 32.50% of the respondents in the backward revenue division. On the basis of the analysis, it was observed that a majority of (88.33%) of the SHG women reportedly spent 4-9 hours a day on their entrepreneurial activities, that is, 86.67% of the respondents in case of the forward revenue division, and 89.17% of the respondents in case of the backward revenue division. Also, it can be concluded that there is a significant association between the time spent by the SHG entrepreneurs on entrepreneurial activities and the two revenue divisions.

The perceptions of the SHG women respondents were noted and the same are presented in the Table 6. As is evident from the Table, 84.17% of the total SHG women opined that the enterprise members were selected as per the member's convenience. Moreover, 88.33% of the SHG women from the forward revenue division as against 80% from the backward revenue division put forward a similar opinion in this regard. However, as compared to the respondents from the forward revenue division (11.67%), 20% of the SHG women entrepreneurs in the backward revenue division expressed that they did not select the SHG women entrepreneurs to form a group as per their convenience. The chi-square value of 3.127 at a degree of freedom 1 shows that there is no significant association between the two revenue divisions.

The Table 7 lists the agencies that dominated in guiding the development of entrepreneurship among the women SHG entrepreneurs. As can be seen from the Table, among the agencies guiding the development of entrepreneurship among the SHG women, DRDA is observed to stand at the forefront followed by NGOs, PRIs, and technical institutions ; 67.08 % of the SHG women respondents reported DRDA to be the dominant guiding agency for the development of entrepreneurship. Not less than 14% (for each) of the respondents stated NGOs

**Table 6. Selection of SHG Women Entrepreneurs in the Group as per their Convenience**

Response	Forward Revenue Division		Backward Revenue Division		Total (%)
	No. of Respondents	(%)	No. of Respondents	(%)	
Yes	106	88.33	96	80.00	202 (84.17)
No	14	11.67	24	20.00	38 (15.83)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

Chi-Sq = 3.127, *DF* = 1, *p* - value = 0.077

**Table 7. Guidance for Developing Entrepreneurship**

Agencies	Forward Revenue Division		Backward Revenue Division		Total(%)
	No. of Respondents	(%)	No. of Respondents	(%)	
DRDA	94	8.33	67	55.83	161 (67.08)
NGOs	15	12.50	18	15.00	33 (13.75)
PRI	5	4.17	28	23.34	33 (13.75)
Technical Institutions	6	5.00	7	5.85	13 (5.42)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

Chi-Sq = 20.908, *DF* = 3, *p* - value = 0.000

and PRIs as working in the direction of development of entrepreneurship, and only 5.42% of the SHG members stated that technical institutions also guided them in developing entrepreneurship. Moreover, both in the case of the forward and the backward revenue divisions, a majority of the respondents (78.33% and 55.83% respectively) reported that DRDA was at the forefront for guiding women SHG members for the development of entrepreneurship. It can be concluded, based on the chi-square value of 20.908 at a degree of freedom 3, that there is a significant association regarding guidance in developing entrepreneurship among women between the two revenue divisions.

The Table 8 depicts whether the women SHG members faced problems from other agencies while setting up an enterprise. It can be seen from the Table that a majority of the SHG women entrepreneurs (55.83%) affirmed that they faced problems in setting up their enterprises. The women SHG entrepreneurs, both in the forward as well as backward revenue divisions faced this issue. It is evident from the fact that 57.50% and 54.17% of the SHG women respectively in the forward and backward revenue divisions reported to have faced problems with different agencies while setting up their respective enterprises.

The Table 9 lists the agencies that created problems for SHG women while they were setting up their enterprises. It is evident from the Table that 24.14% of the SHG women entrepreneurs faced problems in obtaining raw materials, whereas 23.27% of the respondents faced problems in getting premises on rent. In addition, the agencies like the electricity department, the pollution authority, and the local bodies like the panchayat and the municipalities also created problems for the women respondents as reported by 21.55%, 11.21%, and 10.35% of the respondents respectively. However, revenue division wise, the picture is different as the respondents in the forward division faced problems associated with premises (35.30%) and panchayats / towns (23.53%) as against the respondents of the backward division, who faced problems associated with raw material (40%) and the electricity department (30.77%).

## Conclusion

For the self-help groups to sustain themselves for a long time, the members need to work in cohesion. This can be

**Table 8. Problems Faced by the Women SHG Entrepreneurs While Setting up an Enterprise**

Response	Forward Revenue Division		Backward Revenue Division		Total (%)
	No. of Respondents	(%)	No. of Respondents	(%)	
Yes	69	57.50	65	54.17	134 (55.83)
No	51	42.50	55	45.83	106 (41.67)
Total	120	100.00	120	100.00	240 (100.00)

Note: Figures in parentheses are percentages

**Table 9. Problems Faced by the Women SHG Entrepreneurs Due to Various Agencies**

Agencies	Forward Revenue Division		Backward Revenue Division		Total (%)
	No. of Respondents	(%)	No. of Respondents	(%)	
Electricity Department	5	9.80	20	30.77	25 (21.55)
Pollution Authority	9	17.64	4	6.15	13 (11.21)
Panchayats/towns	12	23.53	Nil	Nil	12 (10.35)
Getting premises on rent	18	35.30	9	13.85	27 (23.27)
Obtaining raw material	2	2.92	26	40.00	28 (24.14)
Procurement of machinery / equipment	2	2.92	6	9.23	8 (6.90)
Sales tax	3	5.89	Nil	Nil	3 (2.58)
Total	51	100.00	65	100.00	116 (100.00)

Note: Figures in parentheses are percentages

achieved by promoting awareness regarding entrepreneurship among women. Lack of awareness among the SHG women entrepreneurs about provisions of the SGSY, PMRY, and SJSRY and other governmental schemes in the backward revenue division can be overcome by empowering the poor by organizing them under one umbrella of SHG women entrepreneurs' advisory committee at the village, mandal, and district level so that the SHG women entrepreneurs can get a regular forum to voice their problems and gain access to solutions. Cohesion and cooperation among the members of SHGs is sine qua non for the success and sustainability of the entrepreneurial efforts of these groups. Therefore, the entrepreneurial groups need to be selected keeping in mind the members' emotional and behavioral equations. As per the present study, the SHG women opined that the entrepreneurial group members were selected as per their convenience. The SHG movement would definitely prove to be a spark to spread the fire of empowerment among women through the development of the concept of group entrepreneurship. This study examined how, in a short time frame, the magic of group synergy can ensure sustainability in the growth of a micro enterprise. The study focused on how the SHG as a movement has transformed the lives of many poor women, especially at the grass root level in India by developing them into confident, empowered women, capable of handling business ventures.

## Implications

The findings of the study suggest that there is a need to make changes in implementation of the various schemes and for identifying the specific needs of the poor women. The government's efforts for entrepreneurship development are commendable. Now, increased efforts have to be taken for the utilization of indigenous knowledge with local talent. Potential and successful SHG women enterprises should be identified for guiding and developing entrepreneurship among fellow SHG women. This can be done with the help of agencies like DRDA, NGOs, PRIs, DICs, APMAAs, and MSMEs in the backward as well as in the forward revenue divisions.



Majority of the SHG women entrepreneurs in the backward and forward revenue divisions were not fully aware of the different components of the government schemes. Hence, the government needs to step up its efforts to increase awareness about the schemes that are in place for the promotion of entrepreneurship among the poor people. Also, proper attention is required for floating income generating schemes by the district administration, MSMEs, and NGOs.

The problems faced by women entrepreneurs in setting up an enterprise in India are immense and complex. Women face gender biasing, societal resistance, and other problems that are not faced by their male counterparts. The study has brought to light the problems faced by SHG women entrepreneurs (both in forward and backward revenue divisions) when they were setting up their enterprises. However, revenue division wise, the picture is different as the forward division members were caught up with the problems of premises and panchayats / towns ; the members of the backward division were faced with the problems of raw material supply and faced harassment by the personnel of the electricity department.

The SHG women entrepreneurs also found it difficult to procure raw materials and other necessary inputs. Steps need to be taken to ensure that the women entrepreneurs do not face regulatory bottlenecks and petty harassments while setting up their enterprises; the process needs to be streamlined. In addition, raw material suppliers, who can supply raw material in bulk, till the doorsteps of SHG women entrepreneurs need to be arranged for by the concerned agencies.

## **Limitations of the Study and Scope for Further Research**

The study covered Guntur district and only the self-help groups that fell under the purview of the two selected revenue divisions were considered for the study. The study did not cover all the self-help groups in general, but only considered the women SHGs engaged in entrepreneurial activity. In addition, the study elicited only the opinions of the women SHGs entrepreneurs.

Researchers in the future can conduct a comparative study of group entrepreneurship among SHG women entrepreneurs in Guntur district of Andhra Pradesh with successful SHG women entrepreneurs in other districts and states of India. A study incorporating many socio - demographic and bio-socio variables will be interesting to find out the impact of SHG women entrepreneurs on cast, religion, literacy levels, occupation, income, expenditure, savings, independent and dependent variables, infrastructure facilities, and so forth. The present study focused on group entrepreneurship among SHG women entrepreneurs from two revenue divisions in Guntur district, Andhra Pradesh. It will be of interest to conduct a study on more areas of SHG women entrepreneurs, including also assessing the psychological feelings among the SHG women entrepreneurs, the problems faced by SHG women entrepreneurs, motivational levels of the SHG women entrepreneurs, which will give increased integrated results related to this topic.

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