

## CURRICULUM VITAE

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[Google Scholar](#) [ORCID](#) [SCOPUS iD](#) and [ResearchGate](#)  
Current Work Assistant Professor at School of Development Studies, Indian Institute of Health Management Research (IIHMR) University, Jaipur (India)  
Experience:  
Education level: Ph.D. in Economics (2016)  
M.Phil. in Economics (2013)  
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### Education

- Ph.D. in Economics (April 2016) from Centre for Studies in Economics and Planning, Central University of Gujarat, Gandhinagar (A Central University, Govt. of India), Gujarat, India
- M. Phil. in Economics (March 2013) from Centre for Studies in Economics and Planning, School of Social Sciences, Central University of Gujarat, Gandhinagar (A Central University, Govt. of India), Gujarat, India.
- M.B.A. in Agribusiness Management (Sept. 2010) from Centre for Agribusiness Management, Birsa Agricultural University, Ranchi, India.
- Diploma in Entrepreneurship and Business Management from the Entrepreneurship Development Institute of India (EDI), Gandhinagar, India.
- B.Sc. (December 2007) in Biotechnology from Sikkim Manipal University of Health, Medical and Technological Sciences (SMUHMTS), Gangtok, India.
- Intermediate- Science (April 2000) from B.I.E.C., Patna, India.
- Matriculation (June 1998) from B.I.E.C., Patna, India.
- UGC-NET (December 2012) in Management.
- UGC-NET (December 2013) in Labour Welfare/Personnel Management/Industrial Relations/Labour and Social Welfare/Human Resource Management.

### Research Interest

- Sustainability, Development Economics, and Small Enterprising

### Teaching Interest

- Sustainability, Economics, Livelihoods, and Entrepreneurship and Innovation

### Work experience

- Currently working as Assistant Professor in School of Development Studies, Indian Institute of Health Management Research (IIHMR) University, Jaipur, Rajasthan (India) since February 2016.

- Worked as Assistant Professor in National Institute of Social Work and Social Sciences, Bhubaneswar from July 2015 to January 2016.
- Worked as a Programme Officer at Knowledge Consortium of Gujarat, Dept. of Higher Education, Government of Gujarat, Ahmedabad from December 2013 to May 2015; was working on project of 'Rashtriya Uchchatar Shiksha Abhiyan (RUSA)' and All-India Survey on Higher Education (AISHE)'.
- Worked as Research Associate in Sardar Patel Institute of Economic and Social Research (SPISER), Ahmedabad from December 2013-January 2014 on the ICSSR Project on 'Social and Economic problems of Religious Minorities: Social, Geographical and Organisational Elements of a Community Oriented Social Enterprise - a case of a Super Market in Juhapura and its franchising network across Gujarat'.

## Publications

- 1) Sazzad Parwez (with Rajiv Ranjan). '*Co-optation of Social Enterprising for Bottom of the Pyramid (BoP) Poverty Alleviation: The Scale, Dependency and Financial Viability Traps*', **Business and Society**, Sage Journals, Vol. NA, Issue no. NA, Pp NA, ISSN 00076503, (ABDC rating A) (under review).
- 2) Sazzad Parwez (2019) (with K. Chandra Sekhar). '*Understanding of Grassroots Innovations in India: evidence from the countryside*', Society and Business Review, Emerald Publications, Vol. NA, Issue no. NA, Pp 1-28, ISSN 1746-5680, (ABDC rating B).
- 3) Sazzad Parwez (2018). '*On Microfinance-led Socioeconomic Change: Inferences from Field Data*', World Economics, Vol. XIX, Issue no. III, Pp 71-85, July–September 2018, ISSN Print 1468-1838, ISSN Online: 1474-3884, (ABDC rating B).
- 4) Sazzad Parwez (2018) (with Ruchi Patel and K. Chandra Sekhar). '*A review of microfinance-led development: evidence from Gujarat*', Global Social Welfare, Springer, Vol. V, Issue no. IV, 199-210, ISSN No 2196-8799 (SCOPUS indexed).
- 5) Sazzad Parwez (2017). '*Community based entrepreneurship: evidences from a retail case study*', Journal of Innovation and Entrepreneurship, Springer, Vol. VI, Issue no XIV, Pp. 1-16, December 2017, ISSN No 2192-5372 (SCOPUS indexed).
- 6) Sazzad Parwez (2018). '*Enterprising SEZ enclaves and economic development in India*' Journal of International Business and Economy, Vol. XIX, Issue no I, Pp. 1-33, 2018, ISSN No 1527-8603 (electronic version), (ABDC rating C).
- 7) Sazzad Parwez (2017). '*Assessing contract farming in India*', Journal of Asia Entrepreneurship and Sustainability, RossiSmith Academic Publications, Oxford, Vol. XIII, Issue no. V, Pp. 100-131, December 2017, ISSN (Print): 1177-4541, ISSN (Online): 1176-8592 (ABDC rating C).
- 8) Sazzad Parwez (2016). '*A Comparative Study of Gujarat and Kerala Developmental Experiences*', International Journal of Rural Management, SAGE Publications, Vol. XII, Issue no. II, Pp. 104–124, ISSN (Print): 0973-0052, ISSN (Online): 0973-0680, (SCOPUS indexed, SCImago Journal Rank: 0.124, ICI Indexed).
- 9) Sazzad Parwez (2016). '*A Conceptual Model for Integration of Indian Food Supply chains*'. Global Business Review, SAGE Publications, Vol. XVII, Issue no. IV, Pp. 834-850, June 2016, ISSN (Print): 0972-1509, ISSN (Online): 0973-0664. (ABDC rating C, SCImago Journal Rank: 0.266, SCOPUS indexed, ICI index).
- 10) Sazzad Parwez (2016). '*Labour and Labour Welfare in Special Economic Zones in India with Special Reference to Gujarat*', South Asian Survey, SAGE Publications Vol. XXIII, Issue no. II, Pp. 1–23, 2016, ISSN (Online): 0973-0788, Print: 0971-5231 (Impact factor 0.173).

- 11) Sazzad Parwez (2016). *A study on Special Economic Zone Implicated Land acquisition and Utilisation*, International Journal of Development and Conflict, Vol. VI, Issue no. II, Pp 136-153., ISSN: 2010-2704 (**ABDC** rating **B**, **SCOPUS** indexed, Impact factor 0.29).
- 12) Sazzad Parwez (2016) (with Dr.Vinod Sen). *Special Economic Zone, Land Acquisition, and Impact on Rural India*, Emerging Economy Studies, SAGE Publications, Vol. II, Issue no. II, Pp 223-239, ISSN no (online) 2454-2148, ISSN No (Print) 2394-9015.
- 13) Sazzad Parwez (2015). *Modified Labour Welfare measure for Special Economic Zone and Implications*, The Indian Journal of Industrial Relations, Shri Ram Centre for Industrial Relations & Human Resources, New Delhi, Vol. L, Issue no. III, Pp. 386-396, January 2015, ISSN: 0019-5286 (**ABDC** rating C, **ICI** indexed, **JSTOR** indexed).
- 14) Sazzad Parwez (2014). *Supply Chain dynamics of Indian Agriculture: Reference to Information Technology and Knowledge Management*. Stewart Postharvest Review, Stewart Postharvest Solutions (UK) Ltd, United Kingdom, Vol. X, Issue no. I, Pp 01-05. March 2014, ISSN No. 1745-9656. (**SCOPUS** indexed, **SCImago** Journal Rank: **.419**, H Index: **17**, **NAAS** Rating: **3.4**).
- 15) Sazzad Parwez (2014). *Food Supply Chain Management in Indian Agriculture: Issues, Opportunities and Further Research*, African Journal of Business Management. Academic Journals, Lagos, Nigeria, Vol. VIII, Issue no. XIV, Pp 572-581. July 2014, ISSN: 1993-8233 (**Google Scholar h5-index: 36**).
- 16) Sazzad Parwez (2014). *Supply Chain Dynamics of Indian Agriculture*, Productivity: A Quarterly Journal of the National Productivity Council, National Productivity Council, New Delhi. Government of India, Vol. LV, Issue no. III, Pp: 286-294. October- December 2014, ISSN (Print): 0032-9924, ISSN (Online): 0976-3902. (**ICI** indexed)

### **Case Study**

- 1) Sazzad Parwez (2017). *Co-operative led contract farming in India: a case study of Amul*, Journal of Co-operative Studies, UK Society of Co-operative Studies, Vol. 50, Issue 2 (no 150), Pp: 54-59, ISSN No. 0961-5784 (**ABDC** rating C).

### **Book Chapters**

- 1) Sazzad Parwez (with Neha Shivani) (2015). *Regional Disparity and Health: A Comparative Analysis of Gujarat and Jharkhand*, in Book titled “Maternal and Child Health in India: Policies and Challenges”. Bookwell Publications, Pp.197-208. ISBN no. 93-80574-73-8.

### **News Paper Articles**

- 1) Sazzad Parwez (2018). ‘*Changing the Rural Landscape*’ in Deccan Herald, dated April 12, 2018.
- 2) Sazzad Parwez and Gautam Sadhu (2018). ‘*Contract farming can revive India's agriculture*’ in Hindustan Times, dated July 2, 2018.

### **Books**

- 1) Sazzad Parwez (2014) and Dr.Vinod Sen. “*Food Supply Chain Management in Indian Agriculture*”. Excel India Publishers, New Delhi, ISBN No. 978-93-83842-11-7.

## Conferences/Seminar

### *International Conferences/Seminar*

- 1) Presented a paper titled “*Projecting Rural Income in India*” at "International Conference and Training Workshop on Household and Living Arrangement Projections for Informed Decision-Making organised by the Peking University, Beijing held during 09-11 May 2019.
- 2) Presented a paper titled “State led industrialisation and legitimacy to accumulation by dispossession in India” at Critical approaches to competition, markets and economic governance organized by the University of Liverpool, Liverpool, UK held during 07-08 September 2018.
- 3) Presented a paper titled “*Understanding Development Manifested Faminisation of Labour: inferences from Special Economic Zone*” at 7<sup>th</sup> ECPR SG on Regulatory Governance 2018 Conference organized by the European Council of Political Research (ECPR) and University of Lausanne, Switzerland held during 04-06 July 2018.
- 4) Presented a paper titled “*Possible Determinants of Grassroots innovation*” at Fourth INDIALICS International Conference on Innovation and Sustainable Development organized by the Jawaharlal Nehru University, New Delhi, Centre for Development Studies, Trivandrum held during 02-04 November 2017.
- 5) Presented a paper titled “*Special Economic Zone led Environmental Degradation*” at International seminar on Poverty, Environment and Sustainable Development Goals in Asia-Pacific organized by the Institute for Social and Economic Change, Bangalore held during 08-09 December 2016.
- 6) Presented a paper titled ‘*Devaluation of labour welfare and social security with reference to Special Economic Zone in India*’ at XIth International Conference on Labour History organized by the Association of Indian Labour Historians and V.V. Giri National Labour Institute, Noida held during 21-23 March 2016.
- 7) Presented a paper titled “*Grassroots innovation and Road ahead*” at “Third INDIALICS International Conference on Innovation and Sustainable Development” organized by the Centre for Development Studies (CDS), Trivandrum and Research and Information Systems for Developing Countries (RIS), New Delhi on 16-18 March 2016.

### *National Conferences/Seminar*

- 1) Presented a paper titled ‘*Industrialisation, Special Economic Zones and feminisation of labour*’ at 59th Annual Conference of the Indian Society of Labour Economics (ISLE), organised by the Gulati Institute of Finance and Taxation (GIFT), Thiruvananthapuram, Kerala University and Centre for Development Studies, Thiruvananthapuram held during 16-18 December 2017.
- 2) Presented a paper titled ‘*Special economic zones, land acquisition and rural implications*’ at National Seminar on ‘Land Rights, Changing Agrarian Relations and Rural Transformation’, organized by National Institute of Rural Development and Panchayati Raj, Hyderabad held during 13-17, October 2016.
- 3) Presented a paper titled ‘*Exploitation and Feminisation of Employment in Special Economic Zone*’ at National Workshop of Women's Employment and Economic Growth organized by Friedrich Ebert Stiftung, Germany and Calcutta University, Kolkata held during 09-10 June 2016.
- 4) Presented a paper titled ‘*Special Economic Zone and Socio-Economic implication on Rural India*’ at National Seminar on Reconstructing Development and its Discontents in India:

Problems, Paradoxes and Possibilities organized by Ravenshaw University; Cuttack held during 14-15 November 2015.

- 5) Presented a paper titled '*Special Economic Zone Directed Foreign Direct Investment and its implication on Indian Economy*' at National Development Convention on Resources, Institutions and Development: Contestation and Possibilities in Globalizing India" organized by Gujarat Institute of Development Research, Ahmedabad held during 11-12 February 2015.
- 6) Presented a paper titled '*FDI in Retail- Bane for developing economy: An empirical study of Global impact with reference to India*' at National Seminar on Trade in services in India and inclusive Growth Paradigm: Emerging Opportunities and Future Challenges organized by Indian Institute of Foreign Trade, New Delhi held during 22-23 August 2013.
- 7) Presented a paper titled '*Microfinance for Inclusive Growth of women in Rural India: Expectations and Outcomes*' at National Seminar on Women's Participation and Inclusive Development organized by the National Institute of Rural Development, Hyderabad held during 11-13 March 2013.
- 8) Presented a paper titled '*Knowledge Acquisition and Retention: A key for Managing talent in Higher Education*' at National Conference on Excellence in Higher Education organized by Indian Institute of Technology, Delhi held during 28-30 June 2012.

### **Workshop/Training**

- 1) Advanced Graduate Workshop on Indian Development from July 6-10, 2015 organised by Azim Premji University, Bangalore and Institute of New Economic Thinking.
- 2) Workshop on various methods in Microfinance research from October 7-18, 2013 at V.V. Giri National Labour Institute, Noida (UP), India
- 3) Workshop on Qualitative research method in labour Economics from July 2-13, 2012 at V.V. Giri National Labour Institute, Noida (UP), India

### **Invited Talks**

- 1) On 'Sustainable agricultural value chain and practices in India' at Asian Agricultural Food Forum (ASAFF) on 28<sup>th</sup>-30<sup>th</sup> June 2018 at Jakarta, Indonesia.

### **Countries visited for academic work**

1. United Kingdom 2. Switzerland 3. China 4. Indonesia

### **Awards/Fellowship**

- Moulana Azad National Fellowship, UGC, New Delhi, 2011-12

### **Guest Reviewer**

- Applied Economics Letters, Taylor and Francis Online
- International Journal of Rural Management, SAGE Journals
- African Journal of Business Management. Academic Journals

### **Professional Membership**

- International Society for Development and Sustainability (ISDS), Japan.
- Globalics, Rio de Janeiro, Brasil

- Indian Association of Agriculture Economics, New Delhi.
- Trialect, CA, United States of America

## Research Projects

### 1. Developing the Baseline for Implementation of Rural Sanitation Initiatives for Ganga Rejuvenation in Jharkhand

Agency: UNDP, New Delhi; Budget: Rs. 32,70000

Duration: September 2016 to April 2017

Project is about Ganga Rejuvenation process conducted by UNDP with support of Government of India. Project required us to conduct a baseline study for Rural Sanitation Initiatives to be taken at route of Ganga in Jharkhand. Study covers 72 villages in 82 km of streamline of Ganga.

### 2. Assessing microfinance led development in rural Rajasthan

Agency: Institute of health Management Research, Jaipur; Budget: Rs. 18,5900.00

Duration: October 2017 to October 2018.

This study is examining the premise of microfinance for poverty eradication and financial inclusion mechanism for development of social systems and subsystems for livelihood development in rural Rajasthan. This study tries to explore the impact of microfinance on socio-economic development which could be sustained for a longer period in the context of various initiatives as programmes and schemes of government and non- government organizations. The study refers empirical evidence from Ajmer, Tonk, Dosa and Dholpur with in total of 384 sample size.

### 3. Formulation of evidence based and actionable dietary advice for pregnant and lactating women in Rajasthan

Agency: Children Investment Fund Foundation, United Kingdom

Budget: Rs 68,00000.00

Duration: February 2017 to July 2017.

This study is about collection and examining the dietary advice for pregnant and lactating women, Survey was mainly conducted in Udaipur, Baran and Barmer district of Rajasthan. In total 2160 respondent has been interviewed for this purpose in systematic manner for further data analysis and interpretation.

## Administrative Responsibilities

- Part of university development and planning committee;
- Sub-committee to oversee the review of course curriculum of PG program
- Coordinator (Summer Internship and Field segment)
- Member of outreach committee of School of Development Studies, IIHMR university.
- Member of University Library Committee.

## Personal information

Gender:	Male
Birth date:	13 <sup>th</sup> March 1983
Nationality:	Indian

Marital Status: Married  
Mother's Name: Ayesha Khatoon  
Father's Name: Abu Saiyed Ansari  
Spouse Name: Juhi Siddiqui  
Extra-Curricular Activities: Football, Cricket  
Hobbies: Music, Traveling  
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## References

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## Déclaration

The above information given is true to the best of my knowledge and belief.

Place: Jaipur, India

Date: 15-05-2019



Signature

# Understanding of grassroots innovations in India: evidence from the countryside

Grassroots  
innovations  
in India

Sazzad Parwez

*School of Development Studies,  
Indian Institute of Health Management Research, Jaipur, India, and*

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Received 29 July 2018  
Revised 1 November 2018  
Accepted 21 December 2018

## Abstract

**Purpose** – Disadvantaged regions in India suffer from various forms of problems aggravated by constraints of accessibility. This paper aims to conceptualize innovations as solutions to the problem at grassroots.

**Design/methodology/approach** – This paper tries to bridge empirical gaps in conceptualization of innovations at grassroots with the application of both empirical and theoretical methods.

**Findings** – Grassroots innovation is an important instrument to solve such problems in these regions, where appropriate solution is not developed by the government instrument or private agencies (market) in general with various forms of value creation.

**Originality/value** – This paper tries to bridge empirical gaps in conceptualization of innovations at grassroots.

**Keywords** Socio-economic, Informal, Development, Rural, Grassroots innovations, Institutional

**Paper type** Research paper

## 1. Introduction

Evidence across the board suggest that globalization has not impacted the disadvantaged regions and people positively, largely superficial in nature. It has led to various forms of socio-economic problems that are critical to these backward regions. Even the presence of vast natural resources has not led to better livelihood prospect, in fact, it is another cause of exploitation (Siyanbola *et al.*, 2012).

The existing model of globalization needs to be given a new direction or partial variation in existing status. While there is always scope for consumption of externally produced or sourced goods or services locally, but dependency needs to be reduced through various forms of indigenous activities. This led to the tryst toward an alternative mode of development processes. Subsequently, grassroots innovation emerged as a sustainable form solution to problems and development.

This study is an attempt to understand grassroots innovation based on available knowledge and inferences from India. The informal sector in India provides employment to the majority of the workforce (92 per cent). Population associated informal sector is generally from disadvantageous regions and community. Informal employment is 98



The authors are grateful to the reviewer of the journal for their useful comments and suggestion for advancing the quality of the article.



# On Microfinance-led Socioeconomic Change: Inferences from Field Data

*Sazzad Parwez*

## Key Points

- Government and non-government agencies in India are working towards empowering people at the grassroots through the provision of microfinance.
- Self-help groups have emerged as instruments of change for poor people (women in particular) trying to solve their problems collectively with financial assistance or through commercial activities.
- Detailed data are examined on the impact of microfinance-led inclusive socioeconomic change based on the social systems in the state of Gujarat.
- Microfinance plays an important role in sustainable economic development in India.

## Introduction

Indian villages in general suffer from poverty, illiteracy, poor healthcare, lack of livelihood opportunities and many more problems. Both government and non-government organisations (NGOs) are working towards empowering people at the grass roots. In India, the introduction of a financial inclusion programme led to strengthening of the application of the concept of microfinance. This was based on the realisation that prevailing issues cannot be undertaken exclusively but can be better resolved to a great extent with collective efforts. Today, these rural collective efforts, known as self-help groups (SHGs), have emerged as instruments of change for the people at the margin. These SHGs are basically a form of group-based organisation of poor

RESEARCH

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# Community-based entrepreneurship: evidences from a retail case study

Sazzad Parwez

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## Abstract

Community-based entrepreneurship is considered to be an important instrument for the realization of potential among marginal and deprived communities isolated from the mainstream economy and is important in bringing social upliftment. Cultural values, shared resources, linkages, and mutual trust work for the community, nurtured through close personal relations for the functioning of economic activities. Entrepreneurial activities creating local public goods for a community have a comparative advantage over the absolute market-oriented activities. This paper tries to follow a case study method to analyze the community-based entrepreneurship in a marginal community (Muslim). Many self-employed Muslim workers and small businesses in urban centers in a non-Islamic society indicate that they bound to have a great propensity for entrepreneurship compared to the indigenous population. The government needs to introduce a policy with implicative measures for financial and technical support to these entrepreneurial activities.

**Keywords:** Community, Entrepreneurship, Friendly Mart, Muslim, Retail

## Background

To alleviate poverty, development agencies and multinational organizations have been greatly involved in interventions in the developing world for many decades. It has been observed that the most widely adopted approaches have often been paternalistic, even if unintentionally, while ignoring the strength of local institutions (Davis 1993). Most of the poverty alleviation programs have degenerated into “charity” rather than building the local and durable self-reliance (Burkey, 1993). It is evident that the real effect of developmental interventions has been compromising in respect to community development and eventually contributes to the creation of real poverty rather than alleviation (Cornwall 1998; Crewe, and Harrison 1998; Sachs 1992).

A major issue in developmental activities is that projects are generally conceived and implemented by agencies rather than by community members. This has often led to a lack of ownership on the part of the local population and beneficiaries. It is exemplified by the fact that once the finances of a project dry out, the interest of the local population also recedes. Identification of this trend has forced several international and domestic agencies to conceive and implement projects with enhanced local participation (Brinkerhoff 1996; World Bank 1996).

To enhance collective development, it has been identified that focus should be on the creation of sustainable economic activities rather than welfare projects (Parwez 2016b). It

# Labour and Labour Welfare in Special Economic Zones in India with Special Reference to Gujarat

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**Sazzad Parwez<sup>1</sup>**

## Abstract

This article discusses welfare measures in the formal sector being constrained by labour legislation which is, at best, empirically fragile. This very fragility requires us to view labour laws and possible reforms using conceptual frames that are not preoccupied with de jure legislation but rather focus on the actual implementation of the law considering judicial and executive practice. Various factors taken together complemented by empirical work in Gujarat reflect that while labour laws are supposed to be operational in a special economic zones (SEZ), they are almost absent in practice. This study is based on both theoretical and empirical methods. This study suggests systematic non-implementation of labour welfare measures that have a negative implication on workers in each and every way possible. This has led the workers in SEZs to earn their living in an atmosphere of threat, fear and uncertainty.

## Keywords

Gujarat, labour, labour welfare, special economic zone, working condition, exploitation

## Introduction

Labour welfare measures demonstrate the ‘natural aspiration of people for protection from life’s difficulties, from illness and deprivation. It is the security which society provides to the members against the economic and social problems caused

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# A Comparative Study of Gujarat and Kerala Developmental Experiences

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<http://irm.sagepub.com>



**Sazzad Parwez<sup>1</sup>**

## Abstract

This article examines the experiences of economic growth and social development with reference to comparative analysis of Gujarat and Kerala. Different aspects of economic growth and social indicators have been observed. Theoretical and empirical evidences suggest that there is a positive relationship between economic growth and social development. However, the economic development has not been necessarily accompanied adequately by social development, especially in case of Gujarat. It is reinforced by the Human Development Index (HDI) position of Gujarat. Kerala has performed positively in terms of social indicators but economy has been in disarray, as it is ranked among bottom half of the country. This study is based on secondary data gathered from several government and international organizations. The article concludes by arguing that the governments should be equally concerned about both social development and economic development.

## Keywords

India, Gujarat, Kerala, economic, social, development

## Introduction

Economic and social development are suggested to be interrelated, one leads to another. Studies suggest that mere focus on the economic development and ignoring the social development leads to weak and unsustainable development.

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# A Review of Microfinance-Led Development: Evidence from Gujarat

Sazzad Parwez<sup>1</sup> · Ruchi Patel<sup>2</sup> · K. Chandra Shekar<sup>3</sup>

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**Abstract** This paper is based on the premise of microfinance for financial inclusion mechanism leading to the development of social systems and subsystems in Gujarat. The study also tries to examine microfinance model and implications in the context of various initiatives taken by the government and non-government agencies in Gujarat supported by field evidences. The present study relied on both theoretical and empirical methodologies. Field data comprised 225-sample size, collected through systematic sampling in Gujarat; secondary data has been compiled from relevant print and electronic sources. Findings suggest that microfinance interventions should not be limited to credit deployment; rather, they should focus on group formation, savings, livelihood promotion, enterprise development and marketing of produce. The paper concludes that microfinance plays an important role in socio-economic development.

**Keywords** Gujarat · Microfinance · Women · Self-help group · Livelihood · Socio-economic development

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## Introduction

Indian villages are challenged with issues related to poverty, illiteracy, lack of skills, poor health care systems, etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today, these groups in rural horizon involved in such activities known as self-help groups (SHGs) are a vehicle of change for the poor and marginalized. The formation of SHG is directed towards organizing poor and marginalized to come together for solving individual or collective problems (Yunus 2008). The SHG model of development is used by the government, NGOs and other agencies worldwide. The poor collect their savings and deposit them in banks; in return, they receive easy access to the loan with a small rate of interest to start their microlevel enterprises (Hashemi et al. 1996).

The microfinance model has evolved due to committed individuals and financial agencies promoting self-employment leading to poverty alleviation. There is banking, non-banking, national and international developmental agencies playing the significant role in encouraging microfinance as a change agent. In the early stages of microfinance movement in India, NGOs played the vital role in innovating and developing the model. In the 1980s, government authorities provided the needed impetus and worked with development organizations, non-banking financial institutions and bankers to encourage the formation of these savings and credit groups. State governments are encouraged to provide and develop an institutional support system for creation of these groups (Parwez 2015). During early 1990s, policy makers realized that SHGs are just financial intermediation but can be an effective developmental instrument for socio-economic development.

Though the regional outreach of the programme is highly skewed, concentration of microfinance activities is in southern states, started picking up in other states after 2000 (Ghosh