

WORKING PAPER 1
STATUS AND TRAINING NEED ASSESSMENT OF
ENTREPRENEURS IN AND AROUND
SANTINIKETAN

PROF. AMIT KUMAR HAZRA
SUDESHNA MITRA
ADRISH DE
SWAGATA CHAKRABORTY

VISVA-BHARATI

PARTNERSHIP 2020 PROJECT
“PROMOTING FAMILY BASED WOMEN
ENTREPRENEURS IN WEST BENGAL”

SPONSORED BY : CLAFLIN UNIVERSITY, USA

Acknowledgement : All Team Members of the Project

August 7, 2020

(২২ শ্রাবণ ১৪২৭)

ABSTRACT

"In many parts of the country, entrepreneurship used to be looked down upon. Their exposure and access to resources including finance, materials and market are constrained by their background while these are critical components for setting up a successful venture," Professor Kavil Ramachandran, Executive Director of the Thomas Schmidheiny Centre for Family Enterprise at ISB, Hyderabad

This working paper examines the demography and socioeconomic status including a training need assessment (TNA) of the women entrepreneurs who are family-based and can handle entrepreneurship by their own and which has a great impact on Micro and Small Scale Enterprises (MSE) in West Bengal based on a primary level survey carried in and around Santiniketan, West Bengal. The present study is a social survey done on 100 female operated enterprises in two blocks of Birbhum District, West Bengal namely Bolpur-Sriniketan and Illambazar. The blocks are picked up purposively as Santiniketan is bounded by these two blocks. Quantitative and qualitative data are collected through a telephonic questionnaire survey due to reaching out to the primary unit is literally impossible during this pandemic situation of Covid-19. The data collected through questionnaire survey is analysed using only descriptive statistics, then transcribed and used to confirm, amend and reject the findings of the questionnaire survey by reconciliation with using Participatory Rural Appraisal (PRA) method. It is found that female operated enterprises in the area have low entrepreneurial success due to little or no family support including other factors like low education, low skill, low income and caste barriers. To achieve growth, a training need assessment (TNA) survey is also conducted and it is recommended that women entrepreneurs should redefine their situation so that they see business as a means to greater prosperity for them and their families. The families of women entrepreneurs should also support the initiatives of the women by assisting both at household and business level to enable these women to exploit their full potential in business. The study provides knowledge that could be of great value to MSE stakeholders in providing support to women entrepreneurs to enhance their contribution to national development.

INTRODUCTION:

A socio-economic survey is regarded as one of the most important sources of statistical data on household status exploration as well as status of housing, individual and household characteristics and living conditions. This is the base for any analysis intended to perform for big or small projects.

Training Need Assessment (TNA) is the method of determining if a training need exists and, if it does, what training is required to fill the gap. TNA seeks to identify accurately the levels of the present situation in the target surveys, interview, observation, secondary data and/or workshop. The gap between the present status and desired status may indicate problems that in turn can be translated into a training need. Training can reduce, if not eliminate, the gap, by equipping the participants with knowledge and skills and by encouraging them to build and enhance their capabilities. The data on the present status are vital to the evaluation or impact survey in the latter part of the training cycle. These shall serve as the baseline data. The following are some techniques for acquiring such data. These may be applied independently or in combination.

METHODOLOGY :

A telephone survey is one of the survey methods used in collecting data either from the general population or from a specific target population. Telephone numbers are utilized by trained interviewers to contact and gather information from possible respondents.

The telephone survey approach is usually utilized when there is a need to collection information via public opinion polling. In other words, phone surveys are ideal for data gathering which takes anyone from the general population as potential respondents. This means that the contacted people will become included in the sample once they agree to participate in the phone survey.

In this Covid-19 Pandemic situation, we have no option except to go for this type of survey although there is no alternative of face-to-face interview for such a population to identify their actual needs. For the purpose an appropriate questionnaire has been developed.

SAMPLING :

As prompted in project objective 2, the respondents have been selected from surrounding areas of Visva-Bharati. Only those respondents were taken into account who have some kind of family-based entrepreneurial activity (as artisan or as entrepreneur) or are engaged in small business activities. For the purpose we have used our established networks in different villages called Village Development Societies (VDS). Out of 54 such VDS we have selected 10 VDS randomly from two community blocks viz. Bolpur-Sriniketan and Illambazar and ask their secretaries to give contact numbers of entrepreneurs or artisans on complete enumeration basis. After contact tracing available respondents are surveyed on replacement method. Altogether 100 respondents were interviewed over phone calls who have fulfilled the criteria of our survey.

RESULTS AND DISCUSSION:

Part A : Demography and Socio-Economic Profile of the Respondents

Table 1 discloses the percentage of women involved in different crafts and small businesses. It is explicit that majority of them are engaged in Kantha Stitching followed by Applique and Copper Wire work. Similarly in small business activities, they are mostly engaged in small dairy and grocery businesses. One of the most popular Santiniketan gharana craft is Kantha Stitching. Copper wire, Appliqué is also popular among the village women. Comparatively lacquer, leather work, traditional doll crafts works are hard to do, women have less interest to have these activities.

For this COVID-19 situation mask making as a small business becoming popular keeping in view the demand. Though Tailoring shows a tiny percentage but making mask is one of the major activities falls under tailoring. Small dairy businesses are very much popular among the women as they get financial support from SHGs and Panchayats.

Table 1: Women Involved in Craft and Small Businesses

Women involved in Craft	
Craft name	Percentage (%) of women involved
Applique	15
Kantha stitch	20
Traditional doll	1
Copper wire	17
Lacquer	6
Paper pulp & jute work	12
Batik	8
Leather	5
Weaving (Loom)	12
Bamboo work	4
Total	100
Women involved in Small business	
Small business	Percentage (%) of women involved
Junk Jewellery	10
Biri Binding	10
Small dairy	30
Cloth Business	10
Grocery shop	30
Tailoring (mask)	10
Total	100

Chart 1 : Women Involved in Craft and Small Businesses

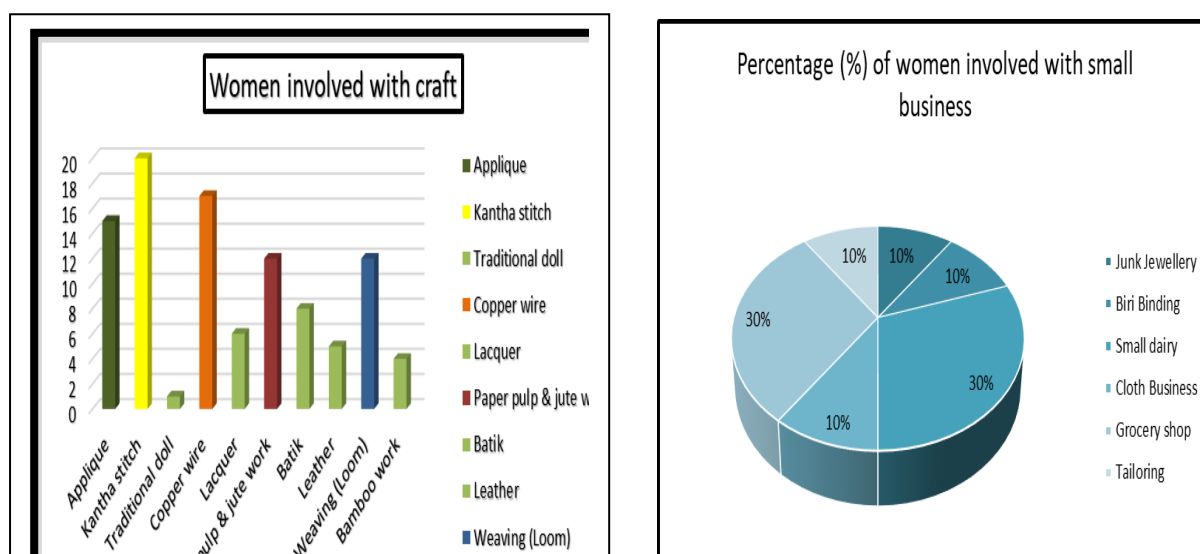
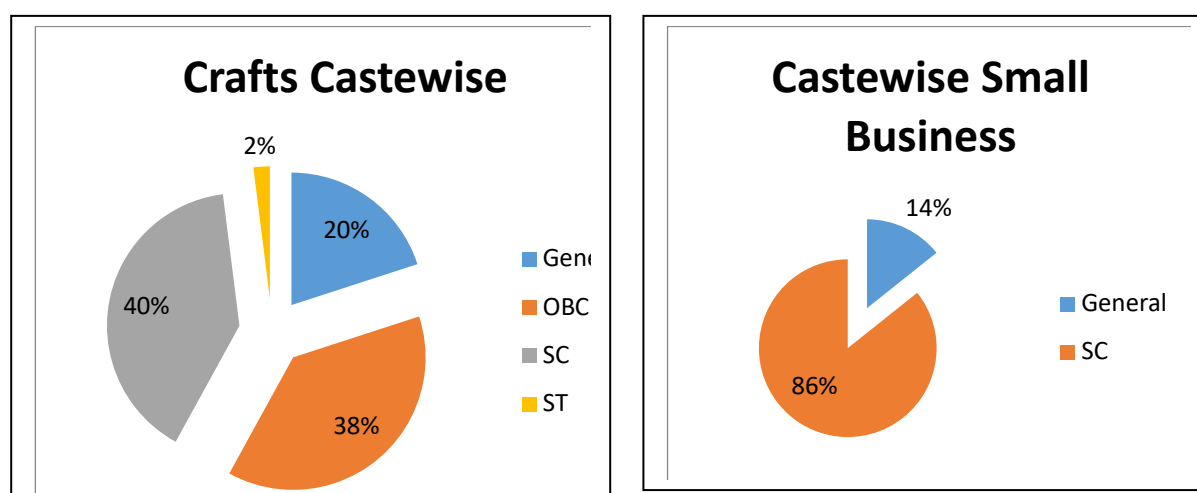


Chart 2 : Castewise Categorization of Women Entrepreneures



It is explicit from **Chart 2** that all caste getories among the sample respondents have crafts exposure but only two castes are involved in small businesses. In both the cases the weaker sections in terms of economy and social status are more and more involved in multifaceted earning sources for the survival of their livelihoods.

Table 2 : Level of Education

Women education level	
Level of Education	No. of Respondents [percentage (%) in parenthesis]
Primary (Upto Class IV)	26
Upper Primary (Class V to Class VIII)	35
School Certificate (madhyamik)	23
Higher Secondary (Ucchamadhyamik)	7
Graduate	9
Total	100

Table 2 along with **Chart 3** and **Chart 4** reveals the educational status of the respondents. The figures show that most of the entrepreneurs belong to a very low level of educational category (up to Class VIII standard). Only 5 percent women are graduated. When we go caste wise educational performance, it clearly indicates the accessibility of education is directly proportional to caste ranking (in the order of ST, SC, OBC and General). Therefore, the weaker sections are not only economically weak, the situation becomes more exacerbated with low level of education.

Chart 3 : Level of Education of Women Entrepreneurs

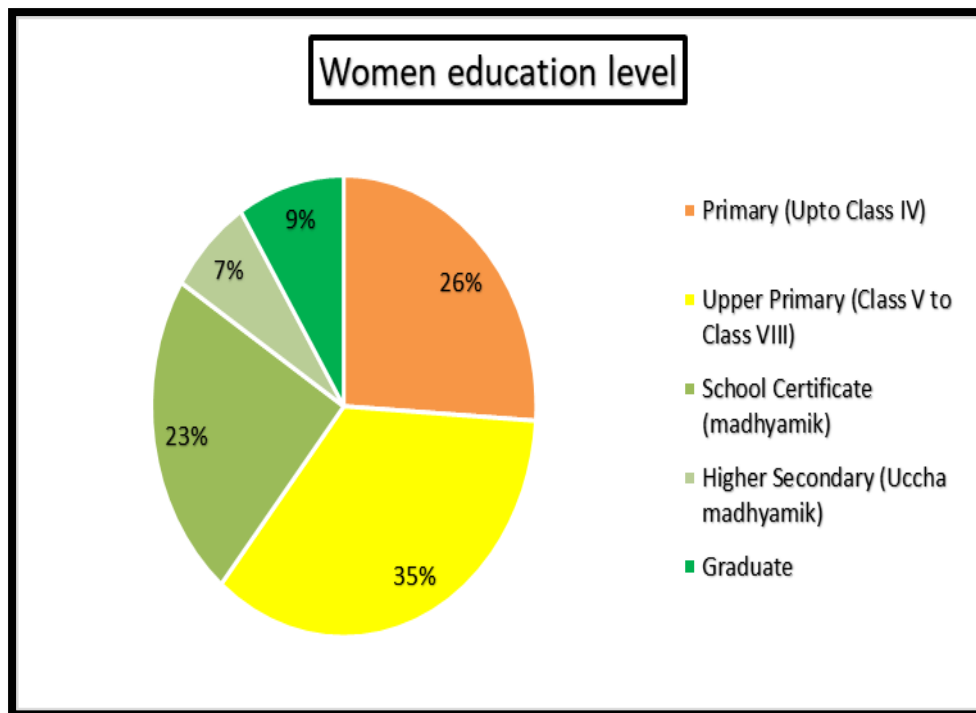


Chart 4 : Caste wise Educational Status of Women Entrepreneurs

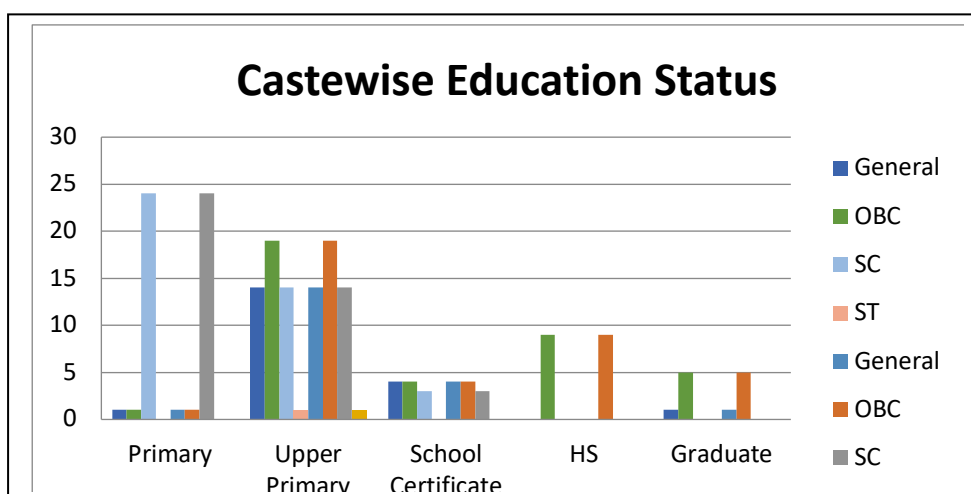
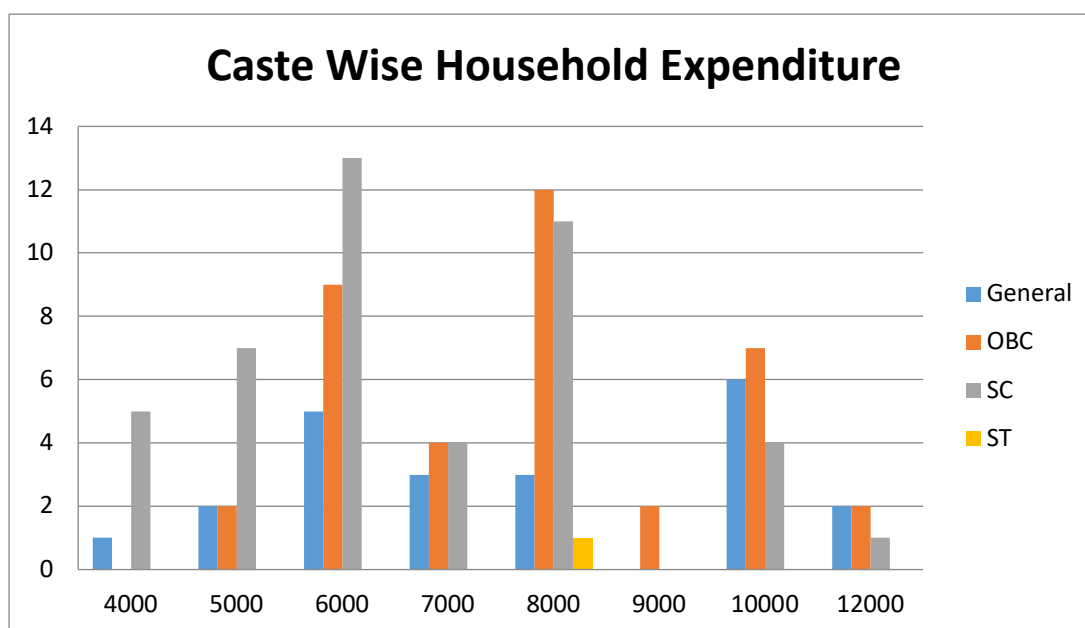


Chart 5 : Caste Wise Household Expenditure of Women Entrepreneurs

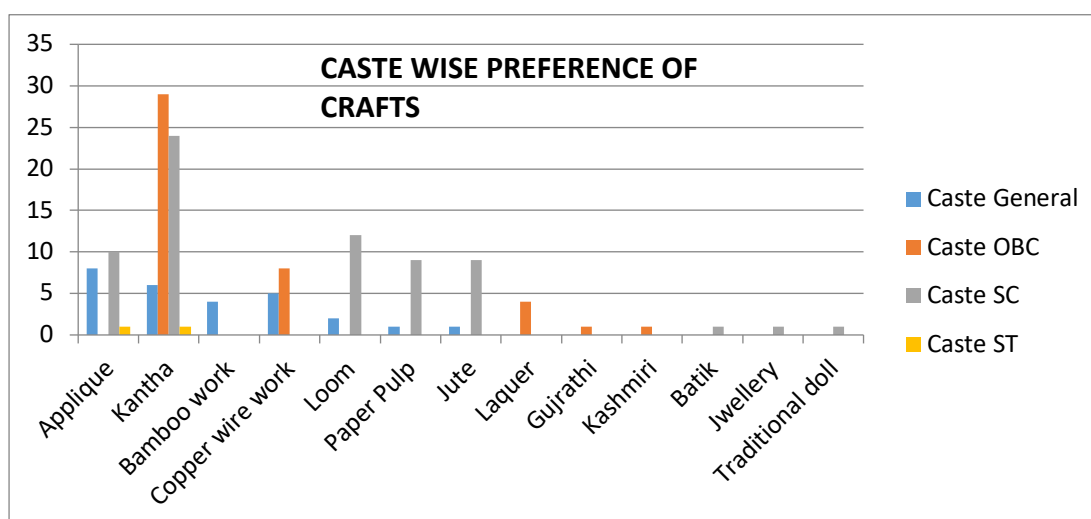


The most important way to track household incomes in India is to look at consumption expenditure, which acts as the only source of information in the absence of reliable income data.

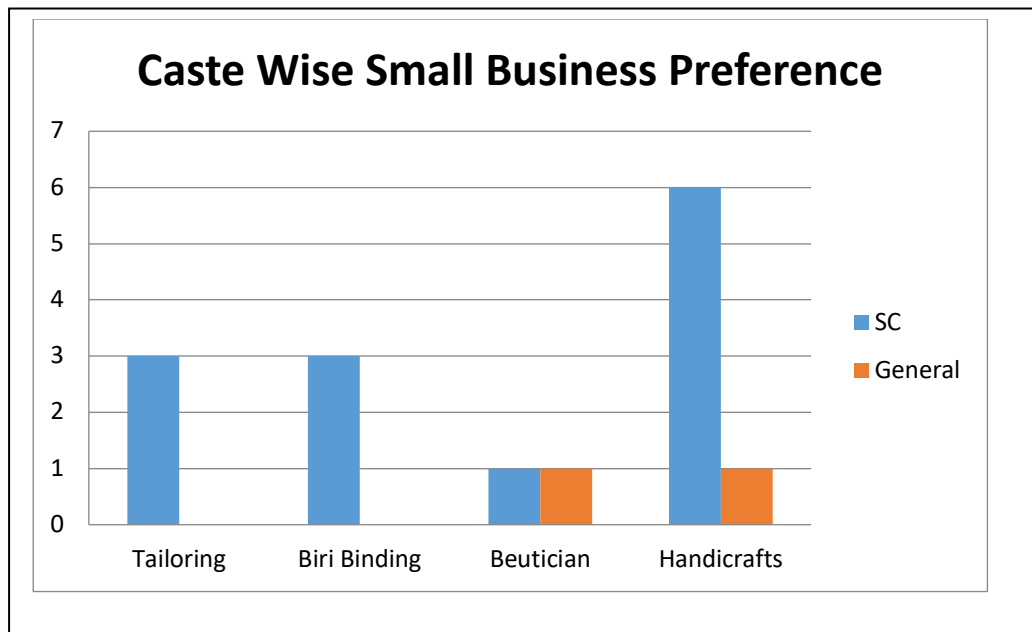
The average monthly consumption expenditure of rural Indian households--agricultural and non-agricultural--was Rs 6,646 in 2015-16 (agricultural year between July 1, 2015-June 30, 2016), compared to the average monthly income of Rs 8,059 [Business Standard, September 24, 2018]. Chart 5 reveals the consistency of the fact that majority of the women entrepreneurs' households spend between Rs. 5000 to Rs. 8000. It is elucidated that in this category ST, SC and OBC castes show their commendable presence, whereas, General caste can spend between Rs. 8000 to Rs. 12000 per month.

Part B : Impact of Demography and Socioeconomic Status on Family-Based Women Entrepreneurships:

Chart 6 : Caste wise Preference of Enterprises A: Crafts

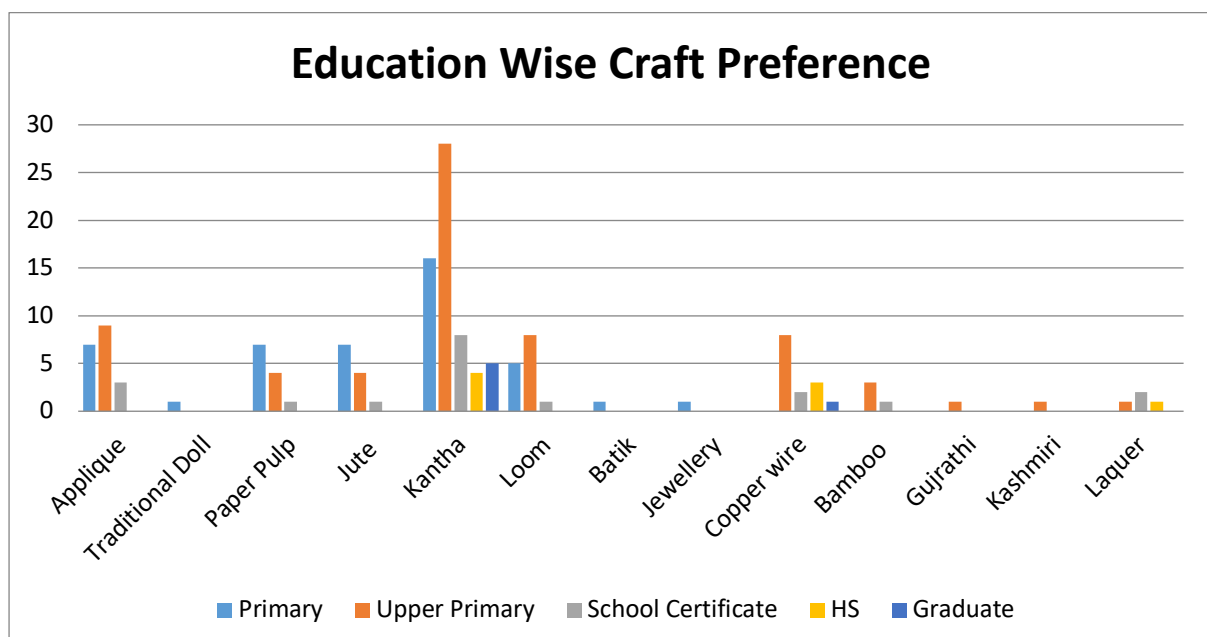


6. B: Small Business:

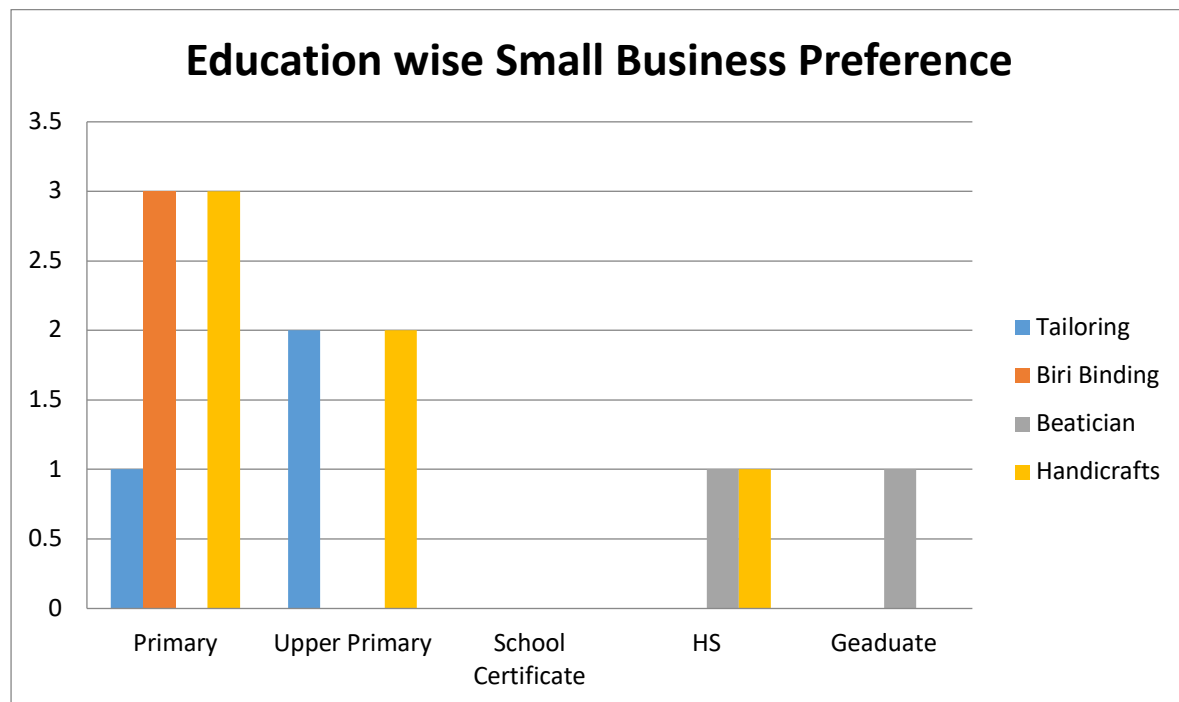


From Chart 6 (A) it is clear that the entrepreneurs including artisans who belong to the lower rung of the economic ladder prefer such enterprises which involve low capital and low investment. Not only that, they try to accommodate multifaceted enterprises to earn from these diversified enterprises in anticipation of probable failure of market demand. However those who are in Kantha enterprises, most of them are mere artisans and only replicate the design given to them by the big entrepreneur. Similarly, in small business (Chart 6 B) General caste people are less involved in low cost and less prestigious businesses like Biri Binding [A **beedi** (also spelled **bidi** or **biri** specially in Bengali) is a thin cigarette or mini-cigar filled with tobacco flake and commonly wrapped in a *Tendu* (*Diospyros melanoxylon* or *Piliostigma racemosum* leaf tied with a string or adhesive at one end. Source: Wikipedia)].

Chart 7 : Education Wise Enterprise Preference A: Craft



7. B: Small Business



From **Chart 7 A and 7B** it is understood that the crafts which are less complicated in nature are preferred by the entrepreneurs who have less education. Low education is also hinders them to become self-reliant entrepreneur by pushing them to remain as artisans forever.

Table 3: Contribution of Family-Based Women Entrepreneurs from their Entrepreneurial Activities towards the Total Expenditure of the Family.

Household Expebditure per month in INR (Economic Groups)	Number of families belong to the category	Average Contribution to the expenditure in percentage
4000	5	50
5000	10	69
6000	24	55.43
7000	11	71.4
8000	27	32
9000	2	22
10000	16	38
12000	5	41.4

Table 3 discusses the average contribution of the entrepreneur towards their monthly family expenses. Though the expenditures per month are not consistent with the numbers, the contribution shows inverse relationship with the increase in family expenditure. It proves that the marginality of income from entrepreneurial activities are more important for the sustenance of marginal families, whereas those can afford to expend more from other sources of income, they try to save a substantial amount out of their entrepreneurial income and contributes less towards family expenditure.

Table 4 : Family Members Involved in Entrepreneurial Activities

	Percentage
Only Self in Craft	92
Full family involved in craft	08
Only Self in Business	1.6
Full family involved in family business	98.4

Table 4 shows another interesting picture that who are in crafts (artisan or entrepreneur), they mostly work as self and can run the show of their own without taking much help from other family members. On the contrary, in small businesses the sole contribution is minimum because it needs more hands to get support to run the business whatever the size of the business is.

Table 5 : Entrepreneur and Artisan in Craft

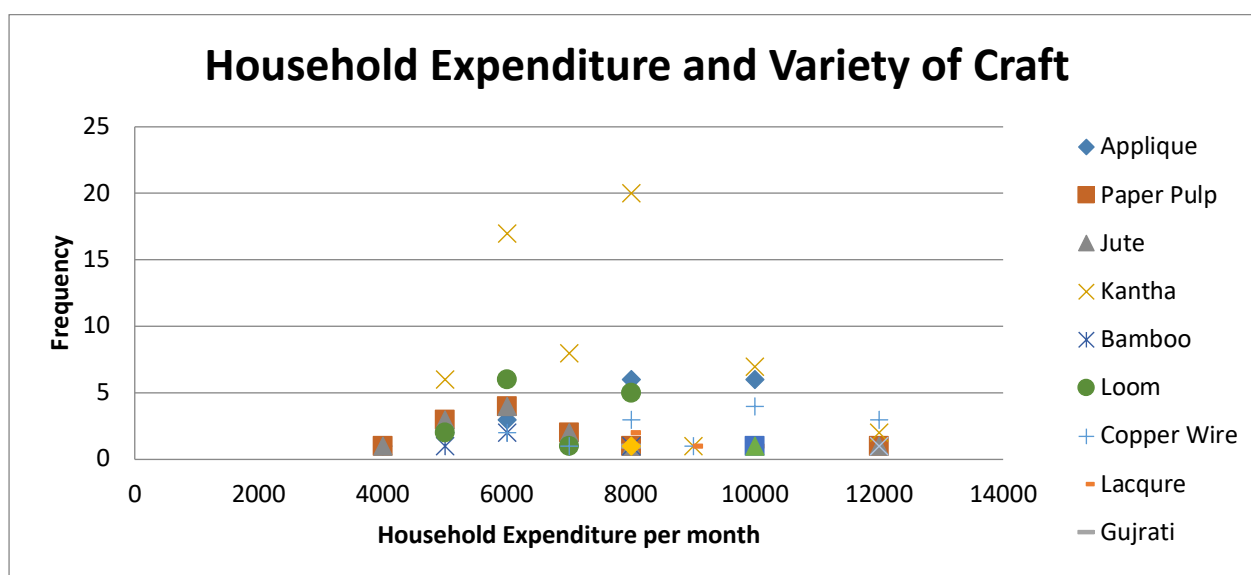
	percentage
Women Entrepreneur	20
Women Artisan	80

Table 5 represents the status of the family based women who are entrepreneur (knowing how to produce and how to sell) and who are artisans who work for others to supply semi-finished products. The survey has been done only with the crafts making families. Obviously, the percentage of artisan women is huge in the area and they mostly depend on these entrepreneurs for supply order.

Table 6: Variety of Crafts undertaken by Different Economic Groups

Exp endi ture	Variety of Crafts								
4K	Appliqué	Paper Pulp	Jute						
5K	Appliqué	Paper Pulp	Jute	Kantha	Loom	Bamboo			
6K	Appliqué	Paper Pulp	Jute	Kantha	Loom	Bamboo	Copper Wire		
7K	Appliqué	Paper Pulp	Jute	Kantha	Loom		Copper Wire		
8K	Appliqué	Paper Pulp	Jute	Kantha	Loom	Bamboo	Copper Wire	Lacquer	Gujrati Kashmi ri
9K				Kantha			Copper Wire	Lacquer	
10K	Appliqué			Kantha			Copper Wire	Lacquer	Doll Jeweller y
12K		Paper Pulp	Jute	Kantha			Copper Wire		Batik

Chart 8 : Variety of Crafts undertaken by Different Economic Groups



If we take **Table 6 and Chart 8** in conjunction, it will be unconcealed that the middle ranged economic groups are more comfortable with a variety of craft which is less capital-intensive and incurred low variable cost. However, with the progress of economic stability the higher economic group go further with varieties which are complicated in nature and differentiated products from the competition. Even they “niche down” further by developing blends of other provinces like Gujrathi and Kashmiri. Ways to differentiate include materials, quality of workmanship and unique designs.

Part C: Training Need Assessment of the Family-Based Women Entrepreneurs:

In this section we will deal only with handicrafts because small business entrepreneurs have not very wide scope of changing their businesses once established.

Chart 9: Demand for Training by the Craft Entrepreneurs

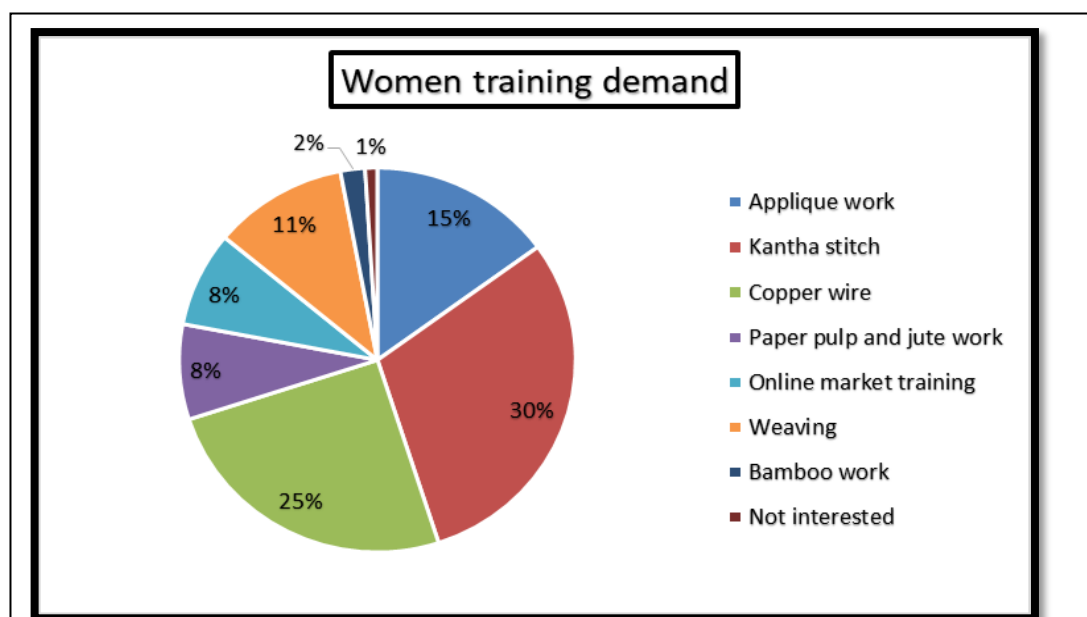


Table 6 depicts the demand for training for various entrepreneurship businesses. The demand for Kantha Stitch is high in this area and consistent with table 1 analysis followed by the demand for tailoring to acquire knowhow to prepare mask.

General Discussion with the respondents about Training Need

For this COVID-19 situation many of the women are not willing to take training through direct method (face-to-face) at this moment. As majority of the women are not literate enough so they are unable to understand proper mechanism of marketing, accounting procedures, tax, and innovation concept. Interesting part is that a few of them know the word of online market but, they don't know how to use that. So, they are quite interested for this new type of training. Also they are interested to get training on Kantha Stitch, Medical Mask making, Jute work on paper mess (pulp), Copper wire etc.

Some other points have also emerged grossly from the telephonic discussion that could depict the real situation of the local entrepreneurs, which may pose constraints to the development of entrepreneurship among the women. The salient features of the discussion will give us some idea of need of training in various areas like development of craft skill, business skill, social awareness, economic empowerment and management of their small businesses.

*Most of the women cannot understand English, Hindi language.

* Majority are illiterate to use new technology platforms like Smart phones, online business platforms.

* No other income except their hand made products.

* All are eager to improve their present economic conditions.

* They are not much interested in doing Small businesses; rather they rely on their Traditional Crafts like- Katha stitch, Applique, Copper wire, Bamboo & wood etc.

* Some of them are still the victims of Domestic Violence (specially, those belong to the SC & OBC families).

* They have to maintain the family chores and take care of other members, in-laws, even when they are involved in business of producing crafts.

* Generally, they are found to be very enthusiastic, participative and keen to improve their business and income level and want to learn new techniques of business.

* Many entrepreneurs are landless, they opted the handicrafts as the only source of income.

* Choice of crafts sometimes depend on the culture and religion of the entrepreneurs (for example Leather, Hindus are generally stay away from this craft).

* Lack of availability of raw materials in time and at sufficient amount.

* Dependency on Money Lenders (*Mahajan*) and have to repay with an exorbitant interest rate.

* Dependency on Middlemen for selling out or dispose off the product for local or distant market.

* No warehouse to keep unfinished as well as finished stocks.

* Child marriage is common which ultimately affect the business by losing one good helping hand.

Part D: Reconciliation of the Study using Participatory Rural Appraisal (PRA)

Participatory rural appraisal (PRA) is an approach used by non-governmental organizations (NGOs) and other agencies involved in international development. The approach aims to incorporate the knowledge and opinions of rural people in the planning and management of development projects and programmes. Participatory Rural Appraisal (PRA) recently renamed Participatory Learning for Action (PLA), is a methodological approach that is used to enable farmers to analyse their own situation and to develop a common perspective on natural resource management and agriculture at village level. PRA is an assessment and learning process that empowers a particular community to create the information base they need for participatory planning and action. Outsiders contribute facilitation skills and external information and opinions. Many different tools have been developed for use in PRA. There are four main classes: tools used in group and team dynamics; tools for sampling; options for interviews and dialogue; and options for visualisation and preparing diagrams.

Sampling :

For the purpose of conducting PRA, Supur village, under Raipur-Supur GP, Bolpur-Sriniketan Block (8 km. away from Santiniketan) has been selected purposely. 14 family-based women entrepreneurs could attend during the exercise.

Picture 1 : Field Level Result of PRA on Training Need Assessment

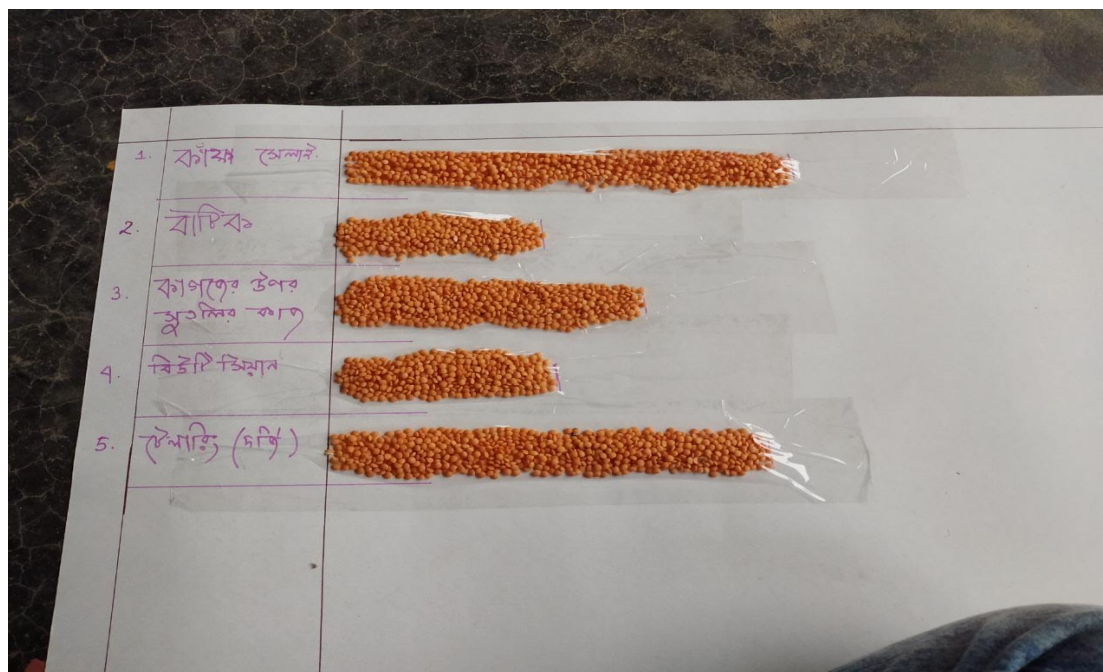
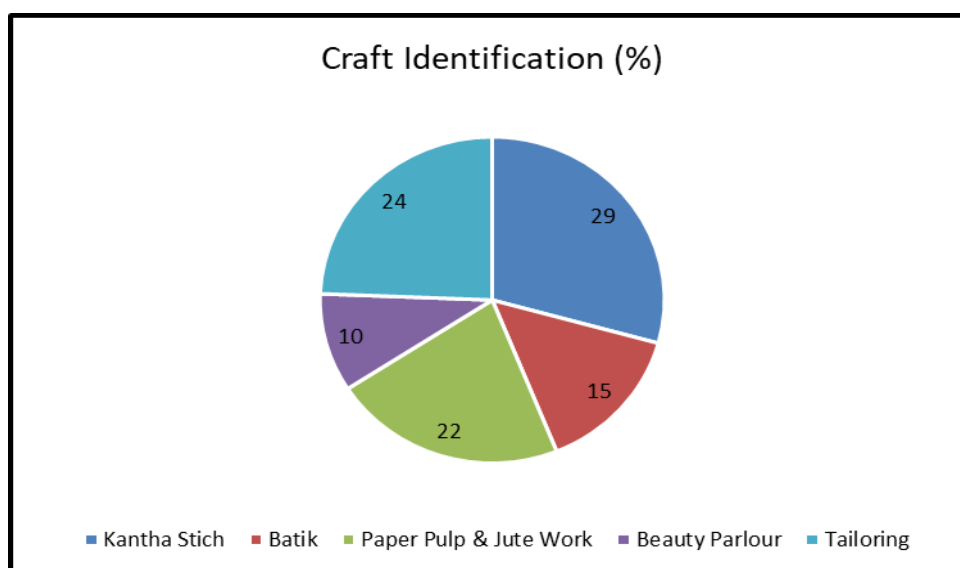


Table 7 : Training Need Assessment using PRA

Participatory Rural Appraisal (PRA)		
Craft Identification		
Sl#	Crafts	%
1	Kantha Stich	29
2	Batik	15
3	Paper Pulp & Jute Work	22
4	Beauty Parlour	10
5	Tailoring	24
	Total	100

Chart 10 : Training Need Assessment using PRA

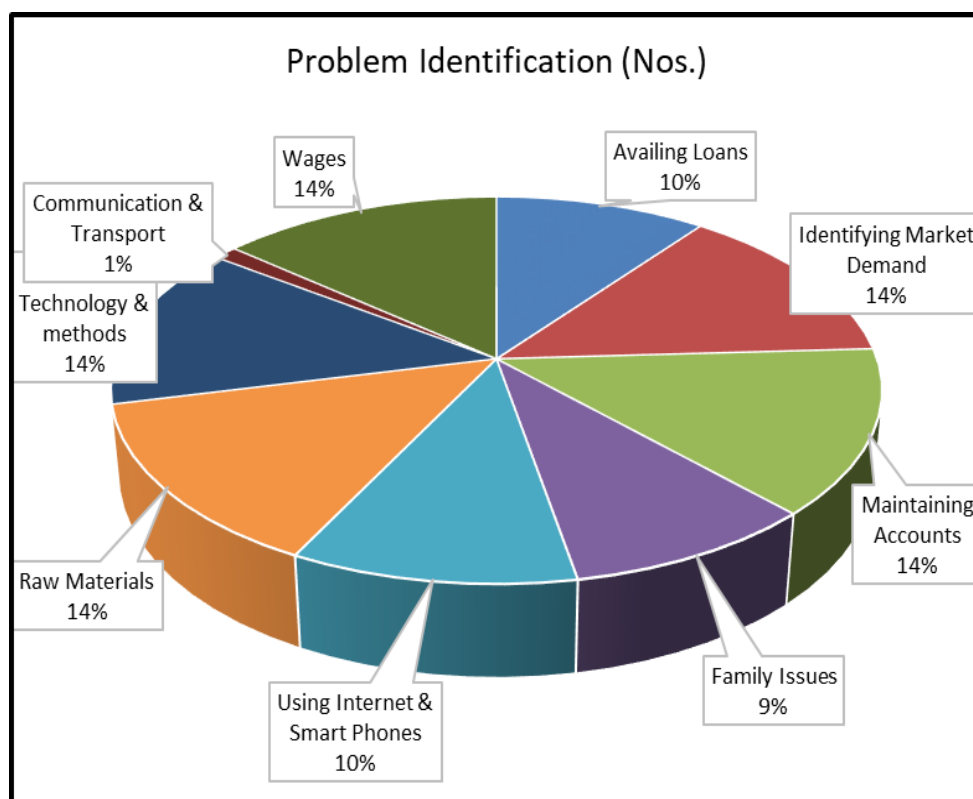


Secondly the constraints faced by the entrepreneurs to run their businesses have been identified by using the same method. As discussed earlier under general discussion, the figures are almost similar to their opinions given in telephonic interview.

Table8: Constraint Analysis (Tabular Analysis of PRA data)

Sl#	Type of Problems	%
1	Availing Loans	10
2	Unknown Market Demand	14
3	Maintaining Accounts	14
4	Family Issues	9
5	Using Internet & Smart Phones	10
6	Availability of Raw Materials	14
7	Use of Modern Technology & methods	14
8	Communication & Transport	1
9	Wages	14
	Total	100

Chart 11 : Constraint Analysis (Using PRA Methodology)



Overall Findings :

1. Education level of the entrepreneurs is very low.
2. Most of them are from marginal families.
3. The income contribution to the household expenditure is inversely proportionate (when the income of an entrepreneur rises the contribution towards household expenditure decreases).
4. Marginal families are more dependent on the women entrepreneurs' (whose income is also marginal) income for their sustenance.
5. Involvement of more than one family member is different in crafts and small businesses. Involvement is less in crafts and more in business entrepreneurs.
6. Most of the entrepreneurs who are in craft entrepreneurship are still in artisan status getting low income and sustain on big entrepreneurs for supplying semi-finished products. These big entrepreneurs act as *Mahajan* (loan-giver in lieu of production) and also act as a buffer at the time of distress. The artisans are heavily dependent on the market of these big shots. The level of exploitation is colossal.
7. Most of the artisans (in Craft) demand to get training on kantha Stitch, Copper wire and jute work on paper pulp (all these have consistent demand in the local hats and show-rooms). Those who are in small business demand training on tailoring keeping the increasing market demand for cotton made three layer masks for the rural people.
8. Most of them have no idea about modern mechanism of market, online business, proper accounting procedures (like budgeting or book keeping), depreciation and smart communication.

9. Reconciliation of the entire study has been done using Participatory Rural Appraisal at the village (field) level inviting 20 entrepreneurs (out of which 14 were present).
10. Lastly, many of them are afraid to take hands on training during this Covid-19 situation. But they expressed that they would be happy if the training could organise at village level using clustering method minimizing physical movement.

Conclusion:

The key advantage of family-based women entrepreneurship is that it has immense potential of providing employment (including Self-employment). For instance, it is employing 2.2 million people in the state of West Bengal alone. 40% of the total industrial output in India is a contribution of small scale and cottage industries. It offers economic independence to women in developing and developed countries. It facilitates employment option to numerous families throughout the year.

Unfortunately, family concerns can nip many an entrepreneurial idea at its roots. Women prioritising family (child) compulsions, especially during their prime years needs to change as not only women miss out on this potential goldmine of an opportunity, but businesses and society at large are missing out on having the benefit of smart, dynamic and very capable women entrepreneurs, who traditionally are much better than average men in their organizational skills, financial acumen, and management abilities.

The country has been tradition-bound and some societies even today in India prefer women taking up 'safe' jobs that do not disrupt their family lives. Besides, women are not considered primary bread earners in most families. There are several other challenges of low education, mobility, ease of interacting with buyers and sellers, who are all mostly men, especially when she does not have the knowledge of the tricks of each trade with her. In essence, the situation is a manifestation of the general status of women in our society, with more challenges included.

So what are the solutions to bridge this skewed ratio of men versus women entrepreneurs in the country? It is impossible to bring about a radical change in the society overnight. Hence, the best approach is to address specific challenges.

One of the ways is to build an ecosystem comprising of funders, advisers, government, banking systems and media that celebrates female entrepreneurship.

The Project Partnership 2020 is entrusted to contemplate over the challenges faced by the family-based women entrepreneurs and will guide them to live a quality life by adopting sustainable model of entrepreneurship in West Bengal.