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# How Can the Poor become an entrepreneur?

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Evaluation of MOVE Pilot  
project of Best Practices  
Foundation at Amta-I  
Block, Howrah, West  
Bengal

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Dr. Ashok K. Sircar

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## Chapter 1.0: Executive Summary

SGSY programme envisages slow and gradual transformation of poor rural women to become micro entrepreneurs through the well known SHG approach. The programme is implemented across the state, where SHGs are encouraged to take up entrepreneurial activities for which skill training and credit are provided. P&RDD realized the importance of business training in this context for the women to be able to confront the dynamics of the market, and thus the necessity of a change in approach in SGSY implementation from skill-credit-business approach to market based approach and has planned for a pilot project to try this out.

Best Practices Foundation, a Bangalore based NGO has pioneered a concept called MOVE (Market Oriented Value Enhancement) which facilitates gradual transformation of poor rural women to become entrepreneurs through a series of market oriented trainings and serious handholding, was entrusted to roll out a pilot programme in Amta-I Block in Howrah District. Amta-I was consciously chosen for two reasons, 1) it has a strong SHG based Federation to anchor this pilot and 2) Amta is a hinterland of Howrah, Kolkata and Hooghly-- the large market bases that could provide ample opportunities for linkages.

The design of the programme is to create a pool of around 50 master trainers coming from 12 SHG Federations of 8 districts called MOVERs through 11 modules of MOVE training, who in turn would eventually transform around 100 SHG women from 40 SHGs (400+ women) to entrepreneurship. This would be done in a couplet of training and handholding mode. The training is done with the help of 11 modules of MOVE, the SHGs are selected with the help of quick rating tools, and the MOVERs are also selected under a closely facilitated approach.

This report tries to assess the work done under this pilot for a period of June 2008 to May 2009, nearly 11 months. The report has four main chapters that discuss the design, implementation, replication potential and overall recommendations apart from the usual sampling, process and methodology sections.

The assessment is done following quantitative and qualitative methods, using randomized samples, as well as semi structured interviews. Randomized samples and structured test were used for assessing the MOVERs and semi structured interview was used for randomized sample entrepreneurs, as well as all with the stakeholders. Further, the available documents were studied.

Four major issues of design stand out in the programme that came out clearly in evaluation. 1) the design of the programme is rightly pitched at the level of poor illiterate and neo literate women. This is in sharp contrast with usual EDP training, and is its real strength. 2) The role of MOVERs is actually to provide what may be called Business Processing Nurturing Services (BABSHYA-BANDHU Parisheba) an intensive process driven personalized service requiring special skills. Introduction of Field Workers carrying forward the work of MOVERs was done under compulsion, but turns out to be an important component for scale up. 3) there is scope for improvement in the Tools for selection of SHGs, MOVERs as well as in course modules to be able to filter out the large number of eventual drop outs and segregate some components of the 11 modules for a later period, thus making the modules more

optimal for the state, and 4) there are a number of policy conflicts between normal SGSY practices and MOVE approach that needs to be addressed.

The implementation of programme took more time due to several unintended factors. The factors that positively influenced the implementation programme are strong commitment on the part of P&RDD, BPF and Amta-I Federation. Limitation of BPF's management capacity withstanding, strong stake holding from them, P&RDD and SHG-Federation has ensured more or less smooth implementation. DRDC and Block's stake holding in comparison was only peripheral.

The programme implementation was somewhat constrained by lack of Bangla speaking master trainers from BPF, and inability of MOVERs to provide the intended BPN services on a continuous basis, which was later covered by Field Workers. The modules however, were quite participatory with real situation games, and lots of simulated games which were hugely enjoyed by the participants. These modules also were quite popular among the SHG level trainees as expressed by all of them. There is of course a great need to prepare professionally made training and handholding packs including Quick Rating Tools so that these could be utilized by the sector.

Assessment of MOVERs and SHGs reveal very interesting findings. The MOVERs have all absorbed the training well, and are well poised to take up the work of training. However, many of them are actively engaged in organizational work of various kinds within and outside of the Federation, and it remains an open question as to how much they would be available on board. This apart, the MOVERs appeared to be highly promising lot. The entrepreneurs show up an expected 70% drop out in various stages, but the remaining lot seems to have applied the learning of the training in various micro business decisions that are crucial at their level. This in fact re-confirms that the training is pitched at the right level and has been very useful for them. An interesting observation however, is that a sizable sections are still waiting for long for skill training to come by after they have rationally chosen the product, and almost all of them are not so poor. The real poor overwhelmingly have started some business with available skills--- they could not afford to wait.

The replication potential of MOVE is found to be in two parts; one in actually adopting some of MOVE approaches in SGSY programming to ensure micro enterprise choices are market driven, and rationally made, while the other is to scale it up among the Federations first, by creating more Field Workers or BABSHYA-BANDHUs as they could be known. However, in the long run it is imperative that a composite livelihood support center is created to address primary-secondary and tertiary sector market driven initiatives.

The evaluation report has detailed observations built in respective chapters and finally brought the major over arching suggestions as overall recommendations in the last chapter trying to show the pathway forward.

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**Annexes- 1 and 2**

## Chapter 2.0: Introduction

Swarna Jayanti Gram Swarajya Yojana (SGSY), as the name suggests, is a programme to enable poor rural households to become self employed through various micro and small enterprises in production, trade and services sectors. Administered by Panchayats and Rural Development Department (P&RDD) of Government of West Bengal, SGSY takes the now famous SHG approach, that initiate its activities as a thrift-credit group, and then would slowly graduate into a either a micro-enterprise group, or a SHG having a number of micro entrepreneurs. Another special characteristic of this programme is its focus on rural women, as worldwide experiences clearly indicate preference for women in a group approach than men.

The challenges of enabling poor rural women and groups formed by them to become micro-entrepreneurs are manifold, the least of which are the following-

- Disadvantage of being first generation entrepreneurs, no previous family experience and skill to bank on.
- Business acumen is not a universal attribute for men and women and needs to be developed through sustained efforts with very modest yield.
- Overall lack of strong literacy leading to absence of rational and analytical reasoning,

The general approach in developing micro-entrepreneurs has always been the following:-

**Identification of trade→ skill training→ finance→ setting up production/service facilities→ marketing**

This has been the cornerstone of IRDP, DWCRA, SGSY interventions. The biggest constraints in this approach is that the entrepreneurs face the market at the point of no return, when capital investment is already made, loan liability already started, technology, product targeting, packaging already almost frozen, pricing already finalized, and so on. Most micro-enterprises fail because of the lack of prior understanding of the dynamics of market, i.e., competitors, customers, pricing, targeting, packaging, designing, promotional aspects, sales, credit, etc. The proven pathway in general is to follow it from reverse of what is written above such as:-

**Understanding of Market→choice of products/services/trade→choice of technology→skill training  
finance→setting up facilities→actual promotion & Sales**

Panchayats and Rural Development Department, Government of West Bengal realized this and looked for ways and means to follow this pathway, which immediately meant to engage an organization who could guide the department in this matter. The department thus engaged Best Practices Foundation (BPF) of Bangalore, who pioneered a concept called Market Orientation for Value Enhancement or MOVE, as it is now known. MOVE is a technique and approach to enable the poor rural women to understand the dynamics of market, and follow a more realistic and rational pathway to start a micro-enterprise. BPF and P&RDD entered into a MOU to implement this technique and approach in three phases, an incubation phase, to create a master pool of human resources and make initial adoption of

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the technique and approach to suit local conditions, followed by a pilot phase when this would be carried forward for an entire district and then in the final phase, taking it to the entire state.

The Incubation phase started from July 2008 and continued up to 31<sup>st</sup> May 2009. Before this is taken up in the pilot phase, P&RDD and BPF found it necessary to conduct an independent evaluation, the task of which is given to the undersigned. The undersigned is expected to conduct the evaluation during the period 21<sup>st</sup> May to 15<sup>th</sup> June 2009, for about 12 days. This report is the result of the evaluation.

## **Chapter 3.0: Evaluation Mandate**

The terms of reference for evaluation drawn by P&RDD is as follows

### **3.1 Scope of Work**

This independent evaluation aims at assessing the scope of the programme as a whole including its scope for replication in other identified blocks. This study will have other wider scope of properly reading out the methodologies used for imparting training on the relevant subject for building up a good band of Master Trainers called MOVERS, who are expected to be harnessed with the task of providing support to the SHGs in their respective areas in the matter of understanding market as also how to make a good choice of economic activities for a sustainable income, which may open a vista of new livelihood for them

#### **3.1.1 Impact of the Programme: Study and Analysis**

- Preparation, implementation and operation of the programme as also the measures taken up in conformity with the sound financial and technical principle the parties agreed upon during execution of the MoU.
- Analysis on active participation of the beneficiaries in the programme.
- Analysis of the performance on visit to the location of the project.
- Analysis of the extent to which the programme and the allied activities targeted at the SHG beneficiaries.
- Analysis of the coverage in terms of SHGs who have been brought under the purview of the programme at Amta-I.
- Analysis of the economic activities so far taken up by SHGs/members individually after this intervention.
- Analysis in change of income level of the SHGs/members who have taken up economic activity after market survey and market analysis after MOVERS had made series of interaction and handholding with them.

#### **3.1.2 Study on Other Process**

- Responsiveness of the MOVERS to the programme.
- Responsiveness of the district functionaries/DRDC/P&RD to the programme
- Responsiveness of the State level functionaries to the programme
- Responsiveness of the SHG Federation to the programme
- Responsiveness of the implementing agency, BPF to the programme

#### **3.1.3 Study on Methodology**

Methodology/methodologies adopted for imparting training, handholding, capacity building and grooming up the selected trainees to the level of MOVERS

- Other methodologies taken up in order to implement the programme at the ground level.

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- Courses and their utility – Course modules and impact on MOVERs in developing their idea and capacity building.
- Net assessment of the MOVERs in terms of performance viz a viz needs addressed through this programme.
- An assessment of replicability of the process in other Federations / Clusters of SHGs in the state.

### **3.1.4 Output Expected**

- Identification of deliverables during and after the course.
- Determination of actual deliverables and actual outputs received on completion of orientation and incubation stage.

### **3.1.5 Identification of Challenges /Constraints**

#### Challenge / Constraints

- in built in the programme, if any detected
- in the participatory methodology
- in the policy making for the programme
- in the process of implementation of the programme
- in the coordination of the programme
- in the very understanding of the programme
- in other areas

### **3.1.6 Evaluation and Suggestion**

Keeping in view the objective and scope of the programme, impact study is to describe measures needed to be taken up in order to reach the goal.

### **3.1.7 Objectives and Financial Parameter**

Determination of conformity of objectives with the output received and the compatibility of the output with the financial allocation made for implementation of the programme.

## **Chapter 4.0: Chapterization of the Report**

This report is organized in 11 chapters. The chapter Five deals with assessment methodology and sample plan. Chapter Six deal with programme design and issues thereof. Chapter Seven deal with programme delivery including management structure, selection of MOVERs, training delivery, delivery of handholding, delivery of other related works and the issues thereof. This chapter also deal with and assessment of involvement of various stakeholders. Chapter Eight deal with assessment of the design and delivery. Chapter Nine deals assessment of MOVERs, and budding entrepreneurs. Chapter Ten deal with assessment of replication potential, and Chapter Eleven deal with overall recommendations.



## Chapter 5.0: Assessment Methodology

Assessment of overall performance of the programme in its incubation phase has essentially two parts, 1) Assessment of the MOVERS' and budding SHG entrepreneurs' performance, and 2) Performance of BPF as the implementation agency and that of the department and its units as Primary Stakeholders. As the former requires individual level assessment, a statistically meaningful sampling plan has been evolved. And for assessing the performance of BPF and department, two approaches were adopted— a) Examining the relevant documents, and b) Talking to relevant stakeholders in semi-structured interviews.

### 5.1 Sample plan and assessment methodology for MOVERS and budding entrepreneurs

Although the total number of MOVERS' that were to undergo MOVE training was planned to be 70 covering all 15 SHG-Federations, due to circumstances of long distance travel in quick intervals, which became unmanageable, the number was reduced to 54. Since these set is supposed to be the master trainers for the respective districts, it is expected that each one of them become district level trainer and would have to act individually. For them 22% sample was chosen totaling 12 MOVERS to reflect a robust representation. The sample was randomized as follows.

1. Each block was considered separately so that the sample has one from each block
2. The MOVERS' list was sorted in order of educational background in a descending order.
3. Randomized sample of one from each block list was taken from sorted list. This randomization was done to reflect maximum possible variation in educational background within sample.

The MOVERS are to undergo a written test on their learning of the entire MOVE process, followed by actual performance by them of different MOVE Modules. The sample persons' test results and MOVE performance are physically examined by the evaluator. After this, the evaluator would individually talk to them in a semi-structured interview mode.

The SHGs' universe is about 400 persons coming from 40 groups. The target was to finally have about 100 entrepreneurs out of these, knowing that a good 75% would eventually drop out for many unavoidable reasons. From the data it's found that the following variations needs to be reflected in the sampling plan

1. Those who dropped out of training at an early stage
2. Those who are completing the training
  - a. Those who completes the training but have decided at some point not to enter into business
  - b. Those who completes training and enters into business
    - i. Those who would continue with their existing business but with improved overall strategy
    - ii. Those who would take up a new business
  - c. In the category (b) above, there are two sub categories

- i. Those who would require skill training and credit
- ii. Those who would not require skill training but may require credit
- d. Those who are in *Zari* and those are not in *Zari*

Since the total universe size is not statistically large, it is difficult to generate completely randomized samples on all categories, and remain statistically significant. Therefore a statistical compromise has been made: The sample plan now looks like

- 1. 2 persons who actually opted out at an early stage.
- 2. 17 persons from the lot that completes the training (17 out of 138)
  - a. Out of these 17, 4 are waiting for some skill training (4 out of 89)
  - b. 11 out of these 17 are doing some business (11 out of 49)

These 11 has all three types of business women, 1) who started business after training only, 2) Who enlarged business after training, 3) Those who started after training and had to switch quickly.

### **5.2 Justification of statistical compromise**

There are several reasons for the choice of number of samples made. 1) The reason why the number of samples who opted out early was kept at meager 2 is only to get a sense of what made them stay away. It is widely known that very few persons can become sustaining entrepreneurs, and entrepreneurs to trainee overall yield is about 10-15% worldwide. Therefore probing much into such drop out was not considered necessary. 2) Out of the 200 persons that are undergoing MOVE training by MOVERs, a ten percent sample, i.e. 20 sample persons have been planned. This sample is randomized after the following: the lot of those who would not start a business is separately identified, the lot of those who waits for skill training is identified and those who continues with business either in existing trade or new trade is separately identified. Therefore we have a separate list of 1, 2a, 2b, 2c, 2c(i), 2c(ii) from which randomized samples are drawn. Here the compromise is on the number of samples from each sub category, which is small since the total universe is small in itself. However, our compromise seems justified as we are here to present a qualitative trend analysis and overall programme analysis and not into the game of statistically robust generalizations about entrepreneurship.

Each of these sample persons have been individually interviewed by the evaluator.

### **5.3: Assessing the Programme Design, Delivery and stakeholder performance**

The stakeholders in this programme are found to be the following

- 1. Best Practices Foundation
  - a. MOVE designer and project holder
  - b. Its master trainers
  - c. Its field workers and
  - d. Its process documenter
- 2. Leaders of Amta-I SHG federation

3. Project Director DRDC
4. Amta-I Block LDO
5. SPSSY cell P&RDD and
6. Special Secretary the project holder of this project in P&RDD

Each of these stakeholders was separately interviewed by the evaluator. The evaluator followed the method of lead question based semi-structured interview method for this purpose. This choice was consciously made as this is an extremely process driven experimental programme so as to come out with concrete pathways of grounding MOVE process in West Bengal and also replicating it all over the state. The semi-structured interview method is known to be appropriate for assessing evolutionary experimental processes and has the advantage of bringing out the dynamics of the process, its challenges, and constraints, and its application has resulted in the desired level of assessment reflections as would be clear in following pages.

This apart the evaluator participated in two important processes, one in the written test and actual training performance under a simulated condition and also watching the MOVERS' and Field Workers' handholding processes.

#### **5.4 Study of Documentation**

Apart from the tests, and interviews, the evaluator also studied a number of documentations starting from BPF Proposal, MOU, BPF documentations. The documentations provided by BPF are quite elaborate and desegregated and have helped in deciding the samples, as well as looking at the processes of choosing MOVERS as well as SHGs. The reflections provided by BPF have been of help to understand their perspectives, and challenges faced by them in working in an unfamiliar territory.

## **Chapter 6.0: Programme Design and related issues**

### **6.1: Programme Objective**

The programme in its incubation phase was to deliver the following

- The buying in of the district administration particularly of DRDC
- The buying in of Amta-I SHG Federation so as to provide all enabling support
- Create a Pool of Master Trainers called MOVERs through structured training
- Hone the skills of this pool of MOVERs by way of handholding of SHG members
- Turn SHG members into empowered entrepreneurs through handholding process
- Create a set of Modules & Tools in Bangla and have a complete process documentation

### **6.2: Presumptions in the Programme Design**

Any new programme of such nature starts with certain presumptions. This one was no exception. The presumptions were the following

- The MOVERs set would be deployed to work in creating entrepreneurs back in their respective SHG-Federations thus acting as Master Trainers. These MOVERs will not be engaged in other assignments within and out of their Federations.
- The DRDC and its structure at the district and Block level would have complete buying in and would eventually own the programme thus creating the desired enabling environment and hold the management set up to carry it forward in the respective districts.
- While MOVE provides the SHG women with skills of understanding, analyzing the market and designing the products and services accordingly, the two most important support systems i.e. Skill Training and Institutional Credit would have to be provided to the budding entrepreneurs from DRDC and Banking System in time to ensure continuity in the process.
- While structured training of MOVE for the MOVERs would take place through a modular approach, this would have to be supported by an elaborate handholding period by the MOVERs thus serving the dual purpose of honing their training skills and also in the process, turning a specific number of SHG-women into entrepreneurs. This means MOVERs will spend a lot of their time on handholding the potential SHG women to become micro entrepreneurs. Essentially this implies that MOVERs actually do what could be called a Business Process Nurturing Service, or BABSHYA-BANDHU PARISHEVA.
- The SHGs selected for MOVE training and handholding would be from among the best groups that belong to the Federations so that SHGs' buying in enabling support flows uninterrupted.
- The Amta-I Federation would have complete buy in and would provide all the enabling support to have this programme successfully implemented in their Federation.
- BPF would take management support from a local organization so that their management responsibilities are minimized and BPF could focus on actual delivery of training, handholding, adaptation, and documentation.



#### **6.4: Issues on Design**

Looking at the effective design under which the programme was indeed implemented, a few remarks may not be out of place. These are about critical features of the design that could make the programme a success.

1. Choice of potential MOVERs and SHGs is absolutely critical and the tools used has to be so fine tuned that it throws up exactly the type of persons and groups that are required for taking the programme further. This implies that the Tools used for selection of MOVERs and SHGs would have to be looked into.
2. Skill Training and Credit flow as necessary is another critical feature of the programme without which a large of number of motivated budding entrepreneurs having made very critical and rational decisions about setting up business enterprises may not be able to proceed further or may be left with Hobson's choice. Therefore the extent of supply of skill training coupled with credit at the critical juncture just when those are needed is to be looked into.
3. The MOVERs involvement in training of SHG women is supplemented by FWs' involvement in handholding. This means that while MOVERs are essentially being developed as trainers, FWs are being developed as BPN Service Providers. This implies two sets of people assisting the SHGs to become an entrepreneur, an approach, whose replicability in the MOVERs respective areas is to be examined.
4. Assuming that attrition rate of SHGs and women is about 50% or more, it is important to look at what points in the programme the drop out is most, and then look at possibilities of quickening that process.
5. As the SHGs receive both training from MOVERs and handholding/Counseling support through a personalized process, it is important to look at to what extent the SHG women's gradual conversion to an entrepreneur is dependent on real individualized counseling support and what tools are in hand to support that process.
6. An overall design issue is to look at the intensity level of the entire design and determine the potential challenges and constraints of its replication.
7. It is also to be seen as to how much the BPF modules are locally contextualized, participatory and appropriate for the level of MOVER-SHG persons those are meant for. Therefore a quality check of the Modules is to be done.
8. Buying in of important stakeholders, in this context, that of DRDC, Block and Federation in particular, is extremely important. It is therefore necessary to look at the design aspects of how to ensure their buying in.

In the course of evaluation the evaluator would, one by one, look into these aspects and put forward his observations, comments and suggestions for the future. We may now turn to programme implementation.

## Chapter 7.0: Programme Implementation and related issues

Needless to say that programme implementation would require a management set up, appropriate master trainers, modules, tools, hospitality, field work, documentation, training and handholding events and processes, work plan, monitoring and budget. First we would describe these aspects and then in the next section we would raise the issues therein.

### 7.1 Management Set Up

The programme is being managed by a team consisting of trainers, field workers and documenter. There is also a back up team from BPF Bangalore. The team at Amta-I and Bangalore is as follows

01	Ronnie C. J.	Local Trainer cum Project Coordinator
02	R.B. Hiremath	Master Trainer, MOVE
03	Subhadip Das	Local Trainer
04	Shantanu Das	Local Trainer
05	Piyali Nag	Field Worker
06	Jhuma Kole	Field Worker
07	Sharmila Nag	Field Worker
08	Shoumita Basu	Research Assistant

01	Dr. Sangita Purushottam	Chief of BPF
02	Dr. Subhas M.S	Consultant Master Trainer
03	Francis G.	Accountant
04	Sheena John	Administrative Asstt.
05	Natasha Ravindran	Systems Manager
06	Meera Balakatti	In charge of this project

This apart, BPF has taken the service of SHG Promotional Forum in conducting quick rating of the SHGs for their selection to become potential entrepreneur group. One of SHG Promotional Forum's member organization, SPADE has developed a quick rating tool to quickly evaluate basic quality of the SHGs. This tool provides a quick clear indication whether a group is functioning well as a group. This tool was utilized to assess the quality of SHGs so as to be able to select them for receiving MOVE training. BPF has also utilized the services of one trainer from SHG Promotional Forum namely Arupam Sharma, who came from SPADE under individual engagement.

### 7.2 Master Trainers

Two main master Trainers are Ronnie C.J and R.B. Hiremath. Both are from BPF, Karnataka and were placed full time at Amta-I from the beginning. These two gentlemen are Kannarh, English and Hindi speaking persons none of which were of much help. Therefore, Arupam and later, Shoumita, Shubhadip and Shantanu's services were utilized to do continuous translation during training. This has been one of the characteristics of the programme delivery throughout the period.

### 7.3 Training Design, Delivery and thereafter

The training design has two parts, one to orient the Govt. officials at various levels on MOVE for their understanding and buying in so that an enabling environment can be facilitated by them. This was done

for nearly 70 such officials of 8 districts from where MOVERS were selected. The actual MOVE training has 11 modules. Each module has a specific objective(s). It starts with simple goal setting, then simulated versions of buying & selling, actual versions of buying and selling, actual market visits in non structured and structured formats, skill training, actual start of business, and then a set of slightly advanced concepts like branding, promotion, pricing, value addition, and business strategy. Each module is to be delivered under a fully residential class room training environment followed by actual handholding of SHGs on the same, thereby learning more and honing the skills on it. Since the MOVE trainers are selected from 12 Federations covering 8 districts, and they can not remain out of home for long, the design was 3 days of class room training followed by 3 days of handholding. Each time the MOVE trainers are required to be present for 6 continuous days at Amta-I, and then the batch returns to their respective areas. The batch again comes back to Amta-I after a month. This cycle has repeated 7 times so far in 10 months.

The work of handholding of course continues in between, by appointed field workers of BPF, filling an important process gap, which ideally should have been done by MOVE trainers. Three BPF field workers are engaged on this job, being assisted by Ronnie and R.B Hiremath.

#### **7.4 Choosing MOVE trainers and MOVE SHGs**

Two initial choices are critical for MOVE to succeed, 1) Choice of MOVERS and 2) Choice of SHGs. Realizing this, the programme prepared a list of criteria of selection of MOVERS. The criteria are shown in adjacent box. A total of 70 names were shortlisted by DRDCs of respective districts. Data of candidates filled with the help of nodal officer. BPF master trainer Ronnie C.J. went around and personally met all such shortlisted candidates. The candidates were asked to make oral presentation of their contribution to the SHG and importance of SHG towards women empowerment. A written test was conducted after the presentation. After the test questions were asked to candidates based on their answer sheet. This test is conducted to understand the numerical abilities and understanding of the market. At the end 45 MOVERS were selected according to the merit from the 70 short listed candidates.

The SHGs were selected from the member groups of Amta-I Federation through a process called quick rating. Grade-I and II groups were short listed, and administered a quick rating test. This test is a measure of basic quality of SHGs as expressed in their records. Each SHG's records were examined to determine the measure in four such

#### **Selection Criteria for MOVE trainers**

1. Age 25 – 40 years
2. Willingness to travel
3. Communication skills/ languages
4. Numerical abilities/ basics of accounting
5. Experience in training up to 5 years
6. Team player
7. Ability to organize training.

#### **Quick Rating Test of SHGs**

1. Regularity of savings
2. Regularity of meetings
3. Regularity of attendance
4. Regularity of records
5. Regularity of loan transactions (SHG to member)  
(All from records only and expressed in % terms)



parameters. Then an ABCD classification is made on the basis of known standard norms, A meaning the best and D meaning the worst. The groups were selected counting from A to B to C until the number 40 is reached.

### **7.5 Stakeholder involvement**

Apart from MOVERS and SHGs, the other critical stakeholders are BPF themselves, the P&RDD, DRDC-Howrah, Amta-I Federation, and Amta-I Block.

Amta-I Federation has had many important roles in this programme right from the beginning to end. The Federation acted as a host, event manager, logistic support provider, local coordinator, data provider, seed money provider, local support to Kannarh speaking BPF persons, etc. Their role in all of these have been exemplary, to say the least. This apart, the Federation went and put two of their key representatives to be part of the MOVE team to understand its nitty-gritty so as to become an advocate for MOVE to DRDC, P&RDD, and others. Their buying in is complete.

P&RDD and especially its SPSGSY Cell is a key stakeholder in this programme. They saw the need for such an intervention and were keen to ensure its success. Mr. Barun Dasgupta, Consultant, SGSY Programme, and Badsha Ghosal, Asstt. Programme Officer has very closely followed the programme, besides Saswati Bandyopadhyay, Deputy Secretary, P&RDD and Dilip Ghosh, Special Secretary, GoWB. Their involvement has been much more than usual, spending quality time with MOVERS, SHGs and BPF, trying to understand, learn about the strength and challenges and advise for improvement according to local context.

BPF's involvement is classified into two types, one in actual design, implementation and documentation, and the other in adaptation, learning, modification, and continuous monitoring. The first level is done by field based team while the second has been the cup of senior persons like Subhas M.S and Sangita P. This two layered involvement was necessary as BPF have been implementing the programme in an unfamiliar territory, in terms of geography, language, culture, and socio-political situation.

DRDC and Block's stake holding involvement on the other hand have remained largely peripheral, though not entirely absent. Both DRDC and Block level SGSY programme officials having too many things to look after have not really been able to get themselves into the programmes, but nevertheless have provided a spiritual support ensuring uninterrupted programme delivery.

### **7.6 Training and Handholding Tools, Kits, Learning Materials and techniques**

Each module of MOVE training has some tools & kits attached to it. For example goal setting, eatery game, buying and selling games, greetings cards game, market appraisal, branding, promotion, etc. On three occasions the tools and kits are real. The Eatery game requires the participants to physically set up eatery shops, and market visits twice asked the participants to physically go and visit the markets, interact with suppliers, shop keepers, buyers, etc. The greetings card game requires the participants to make near real greeting cards and try selling them to bulk buyers with physical exchange of money. This

apart, the usual SGD, LGD and presentation, role play are used. The branding, promotion exercise asks the participants to prepare LOGO, Brand Name, Brand Colour, Package, Punch line, and designing the same under a near real situation.

The learning materials are prepared in Bangla almost as the work progressed, thereby reflecting the local adaptations. The pictorial MOVE RED Book is in English and was not translated to Bangla yet.

When the MOVERs go and train the SHGs they make use of the same tools and Kits, for the games mentioned. However, there are no kits, tools available to the field workers as of now. The field workers depend on direct one to one oral communication with SHGs and members.

The training delivery was conducted mainly by R.B Hiremath and Ronnie C.J assisted by Arupam Sharma, and later by Soumita Basu and others. A particular feature of the training is that back and forth translations have to be done on a continuous basis to make this palatable to the MOVERs.

The project being in an incubation phase, documentation is very important component. BPF documenter Soumita Basu is very closely associated with the project from September 2009 on a day to day basis, and has helped capture the process in its every aspect. Thus we see documentation on host of things as shown in the box.

### **7.7 Programme Budget, cost and time over run**

The programme budget is determined to be about Rs. 15 Lakhs in 10 months. This has mostly two components: Trainers' costs including their stay-flights-food-local travel-kits-Tools-documentations, etc. and SHG Forum's costs of institution building to flow through BPF. This budget does not include event costs-travel-stipend-and other costs related to MOVERs and SHGs. Those are directly borne by P&RDD and paid to Amta-I Federation.

There has been one no cost time extension to the project as a result of time overrun for about four months. The incubation period has just ended on 31<sup>st</sup> May 2009. There has been no cost over run in the project from P&RDD side, though BPF informs that they had incurred an extra expenditure of Rs. 10 Lakhs (approx.), which they funded from their own sources.

### **7.7 Issues on delivery of the programme**

The Evaluator is confronted with several issues with respect to the programme delivery just as to the programme design. It is best to put them all one after the other at one place.

1. Whether the choice of MOVERs and SHGs is done on adequate rational grounds? Is there a way the choice can be improved? This question has become more relevant now than ever in the context of replication
2. Whether the management set up is adequately placed and capable in the context of programme delivery of this type given that the conversion from an ordinary SHG member to an enthusiastic

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entrepreneur willing to take risks and try innovations, is intrinsically an intense process of mental, attitudinal, familial conversion?

3. How have been the quality, depth and width of the stakeholder involvement? Has there been any cross currents that deterred progress and there are lessons to be learnt?
4. Whether the training content, Tools, Kits, Learning Materials and Techniques are rightly pitched for the level of semi or neo literate BPL women learning the rules of the game for the first time? Whether their quality is appropriate and adequate?
5. Whether the training delivery and subsequent handholding by MOVERs participatory and exciting enough for the MOVERs and SHGs?
6. Also how the handholding by Field Workers is different from that by MOVERs? Which is the more critical intervention?
7. What has been the real contribution of the Amta-I Federation to the entire programme? Is this a critical contribution, having implications for programme replication?
8. How has the documentation contributed to improving the programme? How have been the translations from English to Bangla in the context of persons those are meant for?
9. How has been the budget derived? Has the budget been reasonable?
10. What impact has taken place among MOVERs and SHG women as a result of MOVE; has there been any real value addition in the process?

There are few over arching issues involved when the programme delivery is examined in the perspective of replication all over state, first in the 15 Block Federations, then in all such federations. These are

1. Is this process intrinsically replicable throughout the state and what institutional arrangement would be appropriate at what level to deliver this?
2. Are there any conflicting issues with SGSY and other similar government programmes?
3. What elements of MOVE can be universalized within the SGSY-SHG programme, if at all any?
4. Is there a role of civil society, and market institutions here to support the programme?

## Chapter 8.0 Assessment of Design and Delivery of the programme

### 8.1 Assessment of Design

The issues about design of the programme have been flagged in chapter Six. For convenience of discussion, its essence is put here in the adjacent box. The design issues have been dealt through semi-structured questionnaire in conversation with all the stakeholders. The observations that came out through these discussions are as follows

1. Choice of MOVERs focused on certain criteria mentioned earlier. While the criteria were appropriate to start with, the evaluator is of the opinion that it needs to be revisited in the light of the experiences gained. These experiences are
  - a. Persons with Secondary, HS and above qualifications have performed much better in training.
  - b. A lot of them are already engaged in important organizational activities and may not provide adequate time.
  - c. More than providing training their critical role appears to be more as BPN service provider. Therefore future selection of personnel would have to bear that in mind.

#### Design Issues

- Choice of MOVERs and SHGs
- Provision of Skill training and credit on demand
- Role of Field Workers vis-à-vis MOVERs, replicability of concept
- Quickening the process of final selection of SHGs/ budding entrepreneurs to minimize loss of efforts
- Tools & Kits for Handholding vis-à-vis that of Training
- Intensity level of the design and challenges of its replicability
- Quality of locally contextualized Modules
- Policy implications
- Ensuring buying in of stakeholders

It is therefore necessary to re-look at the choice of future MOVERs. The most important finding here is that the choice of MOVERs has to be **pitched** at a lower level to persons who can devote more time as BYABSHA-BANDHU, a facilitator exactly like a SHG facilitator, focused on Business counseling. The choice criteria could be 1) Good SHG facilitation skill not less than 4 years, 2) Education not less than Madhyamik Pass, and 3) Ready to nurture about 40-45 groups, 4) Ready to provide 4 days a week. 5) Ready to travel within a block and last but not least 6) Persons who has some business background at family or at her SHG, 7) Maths and Accounts skills as already stated.

2. Design of SHGs was based on a quick rating tool that measures basic quality of a SHG from a savings-credit perspective. This tool is appropriate for quickly identifying a good SHG. The finding here is that while the tool takes a correct savings-credit perspective, it is still not adequate in a business enterprise perspective. This is corroborated by the fact that three concerns come up later that could have been identified with the tool itself. 1) Prevalence of *ZariWorkers*, 2) Previous Exposure to Skill Training, and 3) Exposure and default situation of RF, and Project loan. This implies that in addition to the criteria of regularity of meetings, attendance, savings, credit, three more criteria may be added. These are a) Number and category of business the members are engaged in, b) status of skill training and c) status of RF and PL.

3. Availability of skill training and timely credit is a major policy issue connected to the design of such a programme. This policy shift needs to be and can be adopted without violating the basic character of the SGSY programme. It could be adopted bit by bit or at one go. Taking any option however, would lead to devising a CB programme for all the functionaries of DRDC, Block and even state looking after this programme.
4. Making use of Field Workers in support of the MOVE programme at AMTA-I was out of compulsion as the MOVERs coming 8 districts could not spend adequate time providing the BPN services to budding entrepreneurs that are necessary. The concept of MOVE however, is based on MOVERs being able to do the work, the field workers are doing, and they would have to do it for 6-8 months to say the least. The arrangement of MOVERs and Field Workers as separate categories has not been the idea. Whether the idea that came out of compulsion can be actually helpful in large scale replication is a serious issue. This will be taken up a little later.
5. The programme has shown that attritions take place among SHGs during various stages of implementations, in the initial few days due to inability to go for market visit, and then again after market visit, and also later, due to some overwhelming circumstances. This is supported by all previous experiences where it is found that only a fraction of women actually come up and take up business activities. This is quite natural and is part of the assumptions of design. Therefore a design issue is how to ensure that most attrition take place in the beginning so that loss of efforts are minimized. The evaluator suggests that a short screener course may be set up for SHGs including use of psychometric tests to eliminate those would not take up business activities. This may be named as Business Aptitude Training (BAT). And then go for a full MOVE course for those who pass this screener test. This coupled with a modified quick rating tool would minimize the loss of efforts.
6. MOVE training deploys a number of Tools & Kits during training and also deploy, quite rightly, real situation exposure to bring forth knowledge and skills. MOVERs also deploy the same tools while they train the SHGs and prepare them for taking up business. The evaluator had the opportunity to watch applications of many such tools while the MOVERs were undergoing final examination. He has also seen the Bangla manuals for this purpose. The manuals and Tools/Kits are definitely good and needless to say that a lot of thought has gone in to devise those. It may be mentioned in this context that the MOVERs training design, the manuals, Tools/Kits are all well pitched for the level of persons this is dealt with. This is sharp contrast to the usual EDP training provided for small scale entrepreneurs which are pitched at a much higher level, and also do not address the issues being addressed here.

The evaluator however, would expect that such manuals, Tools/Kits would form a hardware package for the MOVE trainers, and MOVERs, including pictorial version of the MOVE training, pictures and samples of Tools and Kits that can be cut and used, leading to a professional training pack. This would then go a long way to institutionalize the package.

A second observation is that while MOVE training has lots of Tools/Kits in it, there is no kit available for the process driven handholding done by Field Workers, the BABSHYA-BANDHUS. The evaluator would expect that such kits be developed for the Field Workers for them to use as ready pack. This again would go a long way in larger replication.

7. MOVE has 11 modules to be covered in 135 working days, including handholding of SHGs. However, the BPN services of MOVERs/Field Workers continue for several months to provide personalized assistance to each budding entrepreneurs. The process is surely intensive and long. This is its greatest strengths and its weakness too. Any process that needs to be replicated all over the state has to be simple, codified, and optimally intensive in terms of time-energy-cost. Therefore such an intensive process has the risk of not optimal for large scale replication. This will be discussed more a little later when replicability issues are discussed.
8. The modules of MOVE were initially available in English, and as the training progressed, it got translated into Bangla incorporating the local contexts. The modules have undergone small changes as the process unfolded at Amta-I. The evaluator has had elaborate talks with MOVERs and has also their acting performance module by module. The evaluator has reached the conclusion that the modules have been well contextualized to suit local realities, vocabulary, and cultural environment.
9. An important part of the design is to ensure buying in of the stakeholders such as DRDC, Block administration and Federation programme had an initial orientation of district officials including DRDC to set the ball rolling, where Block level officials also attended. Two of the federation leaders were made part of MOVE team. All these steps helped. But the strongest buying in was achieved from the Amta-I federation. And probably the weakest buying in was achieved of DRDC and Block. The evaluator has been unsuccessful in his probe as to why that happened.

## 8.2 Assessment of implementation of programme

The programme is implemented in two parts, at Amta-I Block. One part of it intends to build a bunch of MOVE trainers from among 12 Federations of 8 districts, and on the other, they are to handhold to create a bunch of entrepreneurs from among the member SHGs of Amta-I Federation, and in the process hone their skills on MOVE. Therefore the implementation has to be looked at in two parts a) About creating the bunch of MOVERs and about creating a bunch of SHG women entrepreneurs. The issues about programme implementation are already flagged in earlier chapter,

### Implementation Issues

- Adequacy of Management set up in the given context
- Stakeholder involvement during actual implementation
- Actual selection process of MOVERs and SHGs, concerns thereof
- Quality of actual training delivery, concerns on quality
- Participatory nature of the training
- Quality of Handholding
- Role of Federation
- Quality of Documentation
- Budget issues
- Impact of MOVE on MOVERs and SHGs

and they are referenced here in the adjacent box. The evaluator has mostly relied on available documents, interview with BPF personnel, P&RDD personnel, DRDC, and the MOVERs & SHG women to conduct the assessment. In particular, the reflections of Sangita Purushottam and Subhas M.S have been of great help for their candid observations, as well as the process documents created by Soumita Basu.

1. BPF being a Karnataka based organization and having MOVE related experiences mostly in Karnataka found themselves in quite an unfamiliar territory here at Amta-I. Discussion with BPF reveal that it thought to associate itself with a locally grounded CSO here so that programme management and local logistics could be handled by them, BPF providing the MOVE technology. However, increasingly they found themselves alone in the turf, playing the game out, all alone. This has created a lot of ups and downs in programme implementation, until Ronnie C.J took over as a full time manager cum trainer, supported by R.B Hiremath and Soumita Basu and much later, by full time support from two young trainers Shantanu and Subhadip. The management set up though has sufficient number of people, have taken shape only in later months of the programme. Both BPF and P&RDD have candidly expressed their dissatisfaction on the management set up. There seems to be no disagreement about it among BPF and P&RDD. The evaluator while agreeing in general to the weakness, have the additional observation that the field workers being an essential and critical part of the programme should have been a core element in the management set up. This is important because for any future intervention of this type, the role of field workers would be critical.
2. One other constraint in programme management relates to availability of Bangla speaking Master Trainers who could drive the training and handholding, coupled with availability of Modules, Tools, Kits learning materials in Bangla. The evaluator found that R.B Hiremath and Ronnie C.J have made all the extra efforts to make up that limitation, and their efforts are commendable. The evaluator also found Arupam Sharma filling up a critical gap in translation and taking up the role of newly made master trainer. One would expect that Arupam, and new recruits like Shantanu and Subhadip would eventually be able to take up the role, R.B and Ronnie has played out.
3. One major adaptation of the programme has been the introduction of field workers Jhuma Kole, Piyali Nag and Sharmila Nag. This became necessary as the MOVERs coming from 8 districts could not devote adequate time to handhold and provide the BPN services on a continuous basis, so vital in developing women entrepreneurs. However, this has actually started a little late, the first one starting during September, the second one in December and the third one even later. While this is more of a design issue, but this adaptation should have started much earlier. The BPN services provided by them, the evaluator found, was exactly what was needed on the ground.
4. Buying in of three main stakeholders, i.e. DRDC, Block, and Amta-I Federation was important for effective implementation of the programme. The design therefore had orientation planned for

DRDC and Block and two leaders of federation were taken in as MOVE trainees to make them understand and appreciate the strength of MOVE. At the outset it can be said without any dispute that the Amta-I Federation's buying in was full and complete. The role they played is exemplary to say the least. Their self propelled initiative has been a major support for the programme. However, this can not be said for DRDC and Block. While DRDC did support the project with necessary procedural clearances, approvals, and the like, it did not show any pro-active involvement remained at a distance. This has in fact increased the involvement of the Department to a great extent. The same can be said about the Block level officials looking after SGSY programme. One of the consequences has been a long wait for those wanting to have specific skill training after MOVE training.

5. The design of selection of MOVE trainees and SHGs to be exposed to MOVE is already discussed. Selection of MOVE trainees was closely facilitated by Ronnie C. J of BPF. He took the pain to go all the relevant districts and physically supervised their selection based on criteria already developed. This resulted in the choices as desired, and the endeavor was worth it for sure. Dilution in selection of MOVE trainees could have resulted in very limited success. The problems cropped up later were of different nature. Drop out due to long stay out of home was one, being drawn to take up organizational duties of MFI, federation is another. The evaluator found their absorption of MOVE has been very satisfactory.
6. Selection of SHGs was done through a tool called Quick Rating. Amta-I federation prepared a list of 100 SHGs for such test. The tool was administered by SPADE, a member of SHG Promotional Forum. It gave mixed results. While the test could identify and rank the SHGs in terms of their quality, "A" grade groups were not many. In particular, the loan repayment situation, meeting attendance, showed weak levels. This has been a limitation, one has to live with, and in fact has shown up much later when individual members started new businesses, credit availability was not timely. The evaluator found most businesses could immediately expand if the SHG credit to the members are little more, which was not happening, a pity indeed. Therefore the evaluator has reasons to conclude that good quality SHGs are a critical pre-requisite that can not be diluted. The design aspects of improving the tool itself have already been pointed out.
7. Aspects of quality of training delivery were measured by being physically present at the exam, the MOVERs appeared for. The MOVERs were asked to perform in pairs, one or the other modules randomly picked up in lottery. The evaluator has already randomly selected the MOVERs for evaluation. The Evaluator assumed that quality of their presentation would speak of their absorption of the training, thus a good proxy to measure quality of training itself. The result that came out is elaborated in Annex-I.
8. Handholding has been a critical component in the programme. This was done in two parts, one by the MOVERs in actually conducting the MOVE training with the SHGs, but in large part by the Field workers Jhuma, Piyali, and Sharmila. The evaluator has conducted a thorough interview of the Field Workers and also made this a point to ask about it to the budding entrepreneurs. The



evaluator's conclusions are: The field workers have actually filled up a critical gap of providing the BPN services without which the women would have never really taken the plunge. The important services provided by them are dealt with in chapter-9, pages 30-31. The evaluator concludes that this was an essential service towards turning the women to entrepreneurship.

9. Amta-I Federation's role in the programme has also been assessed by the evaluator by conducting interview with Federation leaders, MOVERs, and BPF field persons. The evaluator takes this opportunity to list out their contribution to the programme in the adjacent box. It goes without saying that their role was exemplary. The Federation have provided the local institutional base on which this programme could be implemented.

**AMTA-I Federation's commendable stake holding**

1. Assistance to select 100 SHGs to face the quick rating
2. Providing all logistic support during feasibility study
3. Hosting the MOVERs, taking care of their entire hospitality.
4. Providing seed money to start business, pacifying tensions from others
5. Providing all logistic support at the time of MOVE training
6. Organise skill training
7. Providing the opportunity for peer learning at federation meetings
8. Initial familiarization and escort service for BPF people at Amta-I

10. A pilot project of such nature is expected to generate good documentation to institutionalize the experiences, and taking it forward. The evaluator has asked for all the documentation available and has got those that are listed in the adjacent box. The evaluator has studied each one of them and has the following comments to make.

- a. The reports in English are well structured and clearly present the progress of the project from its inception.
- b. The desegregated data bases of budding entrepreneurs depict the achievements in terms of numbers and categories.
- c. The reflections by Sangita and Subhas of BPF are candid and honest enough.
- d. The Bangla Training Modules however, are in a bare minimum form and should be structured like a proper training manual, complete with a proper structure, including visuals of Tools, processes, Kits, etc.

**Documentation available**

1. Process of choosing MOVERs
2. Evaluation sheet of potential MOVERs , MOVERs
3. Process of choosing SHGs
4. Training delivery, module by Module
5. Desegregated Data bases of MOVERs, SHGs, Members, budding entrepreneurs
6. Interim evaluation sheets of MOVERs
7. Project Status Reports
8. Reflections
9. Quick rating training and execution report of SPADE.

The evaluator takes this opportunity to suggest that a more professionally made training manual be made available. There should be a separate Field Workers Manual including pictorial Flip Charts to assist in one to one communication. It is also critical to introduce a simple Customer Credit Register to be used by each such businesswoman.

11. Budget for this pilot programme has been computed to be Rs. 15.32 Lakhs. The Evaluator has been asked to look at the budget, analyse and comment on its efficacy. The evaluator studied the budget and found the following observations.
- a. The Budget is presented in a very unfamiliar way. It shows mostly travel and administrative costs as well as personnel costs, but the programmes to be conducted are not clear from the budget.
  - b. The Budget has components that need to be broken up in sub components to be able to track expenditures in a methodical way. Examples are Fees for coordination and management and Overhead @20%. What these costs entail is not clear.
  - c. The quantities of products, trainings, modules, Kits and Tools are not clear from the budget either.
  - d. The inclusion of Field Workers was done later and was not reflected in the Budget
  - e. Overall the budget remains somewhat confusing and should be improved upon in any future such programmes to clearly reflect activities, numbers, unit costs, HR, Travel, Office expenses, etc. using a familiar budget format.
  - f. The total budget of P&RDD Rs. 15.32 Lakhs yielding 54 nos. of MOVE master trainers and 49 nos. of newly turned entrepreneurs and another 89 nos. waiting for skill training to start business of their choice, along with three local trainers namely Arupam, Subhadip, and Shantanu can not be said to be less than optimal. However, as BPF informs they incurred an additional expenditure of Rs. 10 Lakhs (approx.) meaning the total costs have been actually about 25 Lakhs plus the P&RDD's additional spending of **Rs. 5.0 Lakhs** (Approx.) on funding the Federation to provide hospitality support, stipend, and travel of MOVERs may be looked upon as a bit on the higher side. However, it is clear that replication costs would not be in the same order but much less in comparison.

## Chapter 9.0: Assessment of MOVERs, SHG women and Field Workers

### 9.1: Assessment of MOVERs

The MOVERs were evaluated in three ways, 1) By a common written test conducted for all, where the sample MOVERs' answer sheets were looked at by the evaluator, 2) By a paired performance of the sample MOVERs in front of the evaluator as well as paired interview with the entire sample MOVERs. The actual test results can be seen in Annex-I. The conclusions that can be drawn from the tests as well as from the interview are as follows

1. All the MOVERs have absorbed the MOVE training to satisfactory level.
2. There is a very direct correlation with educational level and quality of articulation, communication, body language, confidence: Those with qualifications of Madhyamik Pass level and above are definitely an edge up compared to those that are not.
3. All of them are SHG leaders from 2001-2002 onwards, a good long experience
4. Nearly 50% are involved in any business of their family or from that of SHG, others are not.
5. All those involved in business said they are doing business that are intuition driven and or DRDC driven and not really market driven.
6. 3 of 12 samples doing team based business activity are not sure if their team business would be sustainable due to internal frictions.
7. All of them could clearly articulate what they learnt on Customer, Competitor, Demand, Pricing, Packaging, Promotion, Quality and Branding from this MOVE training, a laudable achievement indeed.
8. All of them unequivocally said that Participatory Market Appraisal, Greeting Card Game, Buying selling Game, Promotions, and Eatery Game are real eye openers for them.
9. All of them are quite active in their respective clusters, federations, and SHGs and how much they would devote in process driven handholding of SHG women, remains an open question.
10. While they have learnt the MOVE modules very well, their training capability (oral communication, ability to steer discussion, body language, appearance, use of technique, use of presence of mind) would have to be honed through field practices.

#### Three examples

1. Durga Goswami, a MOVER has a family tailoring shop run by husband. He has four competitors in the vicinity. With her MOVE training, she has influenced her husband to take three micro business decisions 1) offer discount of 10% to customers, 2) open the shop an hour before competitors, and close the shop half hour later, 3) wrapping up newly made clothes in plastic packets.
2. Mamani Medda, a MOVER works in a canteen at Block office from her federation. She influenced a decision to offer *Mukhshuddhi* to the customers.
3. Neela Biswas, a MOVER started a making and selling white Phenyl after receiving training from DRDC. Her business did not find customers and had to be shut, since she has not assessed market.

## 9.2 Assessment of budding entrepreneurs

The MOVERs have, in turn, trained the SHGs and gradually the budding women entrepreneurs of the SHGs in MOVE techniques. Their training is followed by intense handholding of these women by Field Workers. Therefore the assessment of these women is actually an assessment of the impact of effort of MOVERs and field workers combined. As has been mentioned in the chapter on samples, the samples are from the following different categories

- Those who have completed all the modules of MOVE training and have started doing business without any new skill training or upgraded her existing business.
- Those who have completed up to the level where they are waiting for skill training to start a new business.
- Those who have dropped out in the early stage

From the randomized samples the observations definitely lead to a pattern that has critical importance to the programme and have wider policy implications. We will discuss the latter parts later. Here we present the observations. A tabular version of the business profile of samples is shown in Annex-2.

1. All of them unequivocally said that this MOVE training should have been given to them before project selection, for then their project choice would have been realistic and market driven.
2. Nearly 50% of the samples did not appear to be BPL in its earlier or current format. These families have electricity, electric fan, tube lights (metered), B/W or Colour TV, stainless steel utensils in large nos., china clay cup-saucer sets, glass cupboard, and some even have cylinder gas for cooking. However, they might fall into the Moderately Poor category coined by Arjun Sengupta Commission.
3. Almost all of these apparently non poor families, have at least one working in Howrah, Kolkata or other big cities, often he is the main bread earner.
4. 50% of the samples are definitely poor and some (around 20%) appeared to be ultra poor.
5. Apart from 1 person, all others of the sample have no other land except their homestead of size varying from 1 Cottah to 3 Cottah. Non farm activities are the only means of livelihood.
6. About 80% of the samples are not involved in *Zari* Work. About 30% used to do *Zari*work but have shifted. Data therefore suggests that *Zaris* often perhaps overemphasized as a category.
7. All of them have adopted business that has local market. Not a single one of the women are doing anything that goes to a larger market at Uluberia or Howrah, except those who are in *Zari*.
8. The most critical observation is that the women have taken up subsistence level business that can not be and should not be confused with the usual connotation of enterprise and entrepreneurship that refers to mini-small scale operations. Here the operations are to maintain absolutely bare minimum subsistence. The normal level of income including own labour is about ranges from 800/- to 1300/- per month. This has wider policy and strategy implications as to how the SGSY programme needs to be tuned.
9. MOVE training and handholding have actually taught them the greatest lesson, that business enterprises that are run by operating at a scale of Rs. 20,000/- or more working capital is not

their cup of tea at the moment. The myth about doing business and making large profit immediately has gone. This also has wider policy implications.

10. Those who are doing *Zari* work reports that wages are falling in *Zari* work as too many people are competing for wage work. One particular reason for starting another trade is just that.
11. In 20% of cases they actually chose the wrong products and services even after MOVE training, but had the confidence and guts to quickly change to product/services that are business worthy.
12. Those who are waiting for skill training are of three types, 1) Those who have received some skill training earlier from DRDC, but did not do anything and now decides to do something else, 2) Those who decided to do a product or service, which cannot be aggregated to a district scale at the moment leading to unnecessary wait, 3) The trades they decided are such that trainers may be difficult to find immediately.
13. Literacy level has some relationship with articulation, those who are some what educated (Class 7-10), have very clear articulation and their business strategy already developed.
14. Some of the sample women have shown courage to accompany her husband to Barabazar, Mangalahut, Uluberia to buy necessary products and raw materials, first time after this training.
15. About 30% of those started a business have actually stopped once due to some family reasons and are either restarted or are about to start. The reasons for stoppage are
  - a. Illness of self or family (children/in laws)
  - b. Resistance from family
  - c. Disaster
  - d. Too small a child
  - e. Family ceremonies
16. Two overwhelming features of their subsistence level business are credit sales, and home sales. All these businesses except one are offering credit to the buyers, and are maintaining credit computations either in written form or in mind. This means along with loan management of group and individual member, credit management in business needs to be taught. The second one is home sales, almost all these women are selling directly to home, and that seems to be an attraction for the customers, along with credit.
17. **There is a direct correlation between those who are looking for skill training and those who are not so poor, the correlation being almost one to one. The real poor have actually started doing some business without any skill training.**
18. It is interesting though that SHG has **not** really been an instrument so far to provide soft small loans for doing these businesses. Almost all of them are using the seed money from federation only. SHG loans when received came as an extra and went into buying assets as necessary including consumption assets and expenditures.

### 9.2.1 What has MOVE taught them?

The benefit that MOVE has brought to them seems quite substantial and can not be underestimated. All of the samples that are doing business and even those who are waiting for skill training have spoken highly of MOVE. The specific benefits are

1. Confidence to quickly change products/services and restart the business and carrying it on

2. Confidence to restart after stoppage due to family reasons  
Confidence to go to Howrah, Kolkata, Uluberia markets to buy materials
3. Micro business decisions such as
  - a. Distinguishing between credit price and cash price
  - b. Discount on cash purchase and even semi cash purchase
  - c. Slight price difference to wealthy families and not so wealthy families
  - d. Expanding the product range
  - e. Push sales by showing new samples
  - f. Converting from wage worker to businesswoman buying raw materials and selling to her own chosen customer
  - g. Combination of two-three products instead of one
  - h. Deciding to have own label and already finalized the deal with a press
  - i. Giving additional materials to attract customers
  - j. Recomputed the costs considering transport, wastage, credit, interest, and own labour
  - k. Started a customer credit register (not well structured though) for customers and taking signs of customers as and when money transactions take place.
  - l. Sample testing in the market before bulk purchase
  - m. Raw Materials purchase all by themselves often accompanied by husbands
4. All of them had really praised the buying selling game, goal setting game, eatery game, PMA, branding, promotion as the best modules from which they learnt and have taken business decisions.
5. Most important learning has been to start with small, and slowly expands the business as one gets hold of the market and not start with a lot of money and then become defaulter, and earn bad name in business.

### 9.2.2 Impact of MOVERs and Field Workers on budding entrepreneurs

At the outset it may be said that clear determination of the impact of the two has indeed been difficult, primarily due to lack of enough articulation of a number of samples. Those who could articulate well have been categorical about it but the numbers are not enough for any statistical presentation. Therefore a perception level distinction is being tried here. The evaluator gathered these perceptions through intense talking with MOVERs and the businesswomen.

MOVE training	Handholding by Field workers
Helped in goal setting and breaking the myth of doing large business to start with	Overcoming family resistance to visit markets
Raised sublime confidence among women about market	Overcoming overwhelming family duties to start business
Helped shed the shyness and inertia of public exposure for village women	Confidence to start a business without skill training
Gained overall confidence about going to big markets for buying materials	Confidence to quickly alter products/services/trade when found necessary
Choosing a product/service/trade on the basis of market feedback	Confidence to start again after stoppage due family compulsions
Clarity on competition, branding, promotion, choice	<b>Most micro business decisions as noted above</b>

of products	
	start customer credit register for all credit supplies
	Quick filtering of those women who would not take up business due some reasons or other.
	Quick troubleshooting on business issues and good advices

The evaluator is of the considered opinion that a combination of MOVE training and continuous handholding has actually resulted in this change. However, handholding has a clear edge over training events in actually leading and guiding the changes. This means the process of handholding can not be reduced down events but must be looked at exactly in the same manner, as SHGs are nurtured by field workers under a process driven approach. The evaluator has already termed it as Business Process Nurturing (BPN). A Bangla name is BYABSHA-BANDHU PARISHEVA. The policy implication is clear. BPN services have to be an essential part of such MOVE programme.

### 9.2.3 Impact on SHGs

The impact on SHGs on the MOVE training was studied on the sideline of assessment of MOVERs and budding entrepreneurs. The central question to ask here was how SHG functioning has been affected by the some or all of the members turning to become entrepreneurs. However, no structured questionnaire has been used in this assessment. The assessment looked at the SHGs from members' perspective, and enquired if the group mechanism has affected positively or not so. The observations are the following

1. Only in one case, the Urbashi SHG has been of instrumental assistance to the members in turning them to entrepreneurs. This it did by continuously encouraging members to start business, discussing member's business experiences in group meetings, providing loans to members to start and or expand businesses. This seemed absolutely an exception than rule.
2. It is quite revealing that none of these businesses that came up after the training actually got any monetary assistance to start and or expand the business. On the other hand, almost all of them started business with seed money from Federation.
3. More than 94% of samples that have started business or are waiting for skill training have received both doses of loans and other assistances from DRDC, Bank. However, this money has been used to create home assets and or have gone to meet home expenditures including large consumption expenditure like daughter's marriage.
4. 82% of the samples are now defaulters of the SHG loans.
5. 100% of the samples have actually received one tenth of the various assistances obtained under SGSY programme, no signs of any group based business activity.
6. Conversations revealed that in 93% cases, the savings habit is continuing unhindered even after 5-7 years.
7. None of the SHGs have actually made use of their own corpus in business activity.
8. Except in one case, none of these members could tell us the corpus of their Group. But they have great confidence in their leaders and hope that everything is fine, a benign trust indeed.

9. However, it could be generally said that one important impact of MOVE training has been that more number of members are now in business than ever, essentially result of peer effect and confidence building measures adopted within the MOVE programme.

A caveat here is not to read these % figures too strongly as the samples are not statistically robust, but actually indicate a trend which seems clear.



## Chapter 10.0: Assessment of Replication Potential

This project was taken up by the P&RDD not as an experiment in isolation but as a pilot to inform the Department about how such a training be instituted within the existing framework of SGSY programme and how this then could be replicated all over the state. Therefore one of the measure of success or failure of this special project has to be to assess its replication potential, from the learning of the project. This is tried in this section.

The section is divided into two parts. Section 10.1 discusses the issues regarding policy conflict between normal SGSY approach and MOVE approach as could be seen from its design and delivery. This has clear implications on the methodology of replication. Section 10.2 discusses the operational issues regarding its replication possibilities, in the light of the learning obtained from Amta Pilot.

### 10.1: Policy Conflict with current SGSY approach

SGSY Programme envisages slow & gradual transformation of poor families from wage labour/cultivator status to become self employed micro entrepreneurs through SHG approach. A typical SGSY group would start savings-credit and consolidate its bond through various group management activities, then receives one to three doses of micro-credit in the form of Cash Credit and RF, consolidate their micro-finance practices further and then eventually through a dose of skill training and larger project credit, starts a business of production, trade or services. The evaluator has looked at the guidelines and practice of SGSY and found the following issues of conflict vis-à-vis MOVE principles and practices.

SGSY present policy & Practice	Conflict with MOVE approach
a. Key business activities already determined from a top down approach	b. Business activities are determined with respect to market evaluation in a bottom up approach
<b>c. Key business activities are limited to 10-15</b>	<b>d. Actual business possibilities are much more diverse</b>
e. Emphasis on group business	f. Emphasis on individual family business
g. Emphasis on relatively large business	h. Emphasis on subsistence level business to start with.
<b>i. BPN services not envisaged</b>	<b>j. BPN service is a core element</b>
k. Skill training is a function of key activities identified	l. Skill training is a function of entrepreneurial demand
<b>m. Skill training to be given once</b>	<b>n. Skill training may be necessary multiple times and on more than one trade</b>
o. Credit is given only after a project is identified	p. Credit is necessary on many occasions.
q. Project Credit is structured along the lines of small scale businesses.	r. Business credit is structured in micro-credit principles
<b>s. Business training is not a part of policy</b>	<b>t. Business training is a prerequisite to enter business</b>
<b>u. All or most grade-I groups would eventually pass grade-II and would do business</b>	<b>v. Only those groups pass business aptitude Training takes up business activities.</b>
<b>w. Overall approach of skills-credit-production/trade/services-sales</b>	<b>x. Over all policy shift to Understanding Market-products/services/trade-choice of technology-skills-credit-start business-sales.</b>
y. Normal institutional arrangement of DRDC-BLOCK is enough	z. Normal institutional arrangement may not be enough

The evaluator would like to emphasize that most such policy conflicts do not violate the core assumption and aim of SGSY that it is possible to transform the poor to self employed micro entrepreneurs, the conflicts are in designing the programme. It is therefore certainly possible and entirely feasible to factor in the some of the MOVE principles into the SGSY programme design. The evaluator has marked those in Bold. However, this would imply a different institutional arrangement to be able to address the issues. Therefore serious thought have to be put in about incorporating these elements before replication is planned.

### **10.2 Operational Issues in Replication**

West Bengal has nearly 2.8 Lakhs SGSY groups out of which more than 50% has already passed the grade-I test. Therefore as a matter of implementation of SGSY programme, many of these groups qualify in due course, for a second grading and then project loan for those who get 80% above score. The question therefore is how to replicate the MOVE technology to reach out to such a huge nos. of groups in 18 districts. What changes in MOVE process would be required to do that?

Large scale operationalization of MOVE has five components, a) Institutional set up, b) Human Resources, c) Process Guidelines, d) Tools and Kits and e) Budget. All these have to be planned based on the learning of MOVE experience. The evaluator has the following general observations to make, followed by clear suggestions on each of these elements.

1. Only a small fraction of families can become entrepreneurs, is a core learning of MOVE. This is also corroborated by general experiences all over. Therefore it is absolutely essential to determine as early as possible, who will sustain the run up and who will not. This has to be designed as a screener for all such SHGs and members aspiring to become entrepreneurs. This would eventually save a huge set of resources, in terms of money, time, and effort.
2. The effort of MOVE should be taken up further only with those SHGs that will have passed the screener test. The MOVE experience shows that after the first level drop out, the drop out at the second level is minimal and could be tolerated. The provision for skill training and credit has to wait for the business training first to happen.
3. One important characteristic of MOVE is that its process intensive and prolonged. However, the MOVE methodology can be divided into three parts that are some what separated from each other and can be treated that way. The first part consists to modules up to Participatory Market Appraisal, the second part is skill training & Credit, and the third part is about Branding-Pricing-Promotion-Value Addition-Business Strategy. The evaluators' view is that the last part can be treated separately and this dose could be administered only after a while when the business women have got some hard business experiences of possibly 4-5 months.
4. The most important characteristic of MOVE however, is its BPN services as provided by Field Workers in trying to transform the family to be an entrepreneur and sustain it through ups and downs of businesses up to a point when family and their business are in a stable

confident position. The original design of MOVE has it that the MOVERs themselves are the provider of such services, but in Amta-I case, due to unavoidable circumstances, a new set of Field Workers has to be introduced. The Evaluators' view is that the separation between MOVERs and Field Workers is important in the large scale replication and has to be built into the programme accordingly.

With these general comments, the evaluator would now try to build a replication framework. At the outset it may be said that the institutional arrangement is the most critical issue here and therefore this is being first proposed here.

### **10.2.1 Institutional Arrangement**

The existing institutional arrangement is that of DRDC as the apex institution in the district, supported by BLDOs at the Block level and RPs at the GP level. This team is supported by trade specific skill trainers as the case may be, and of course, by the bankers at the block and district level in providing credit to the SHGs. In order to be able to incorporate MOVE approach, this institutional arrangement has important role to play. Their roles would be two fold. 1) To make provision for mandatory screener test which may be called a Business Aptitude Training (BAT) for all aspiring SHGs. 2) To create a band of GP based Field Workers called BPN service providers or BABSHYA-BANDHUs who can then handhold the SHGs and members to transform them to entrepreneurs.

There is another part to institutional arrangement towards making business process nurturing a universal service. The current institutional arrangement is not adequate and appropriate for that kind of services for a number of reasons.

1. The BPN services has to be an integral part of a livelihood support service that addresses livelihood issues along with market driven business issues in a holistic manner. Livelihoods are organized either in primary sector of agriculture-animal resource-fisheries-horticulture production and/or post harvest services and/or market driven trade-production-services sector. Each of such interventions has a technology aspect, along with business process aspects, supported by uninterrupted smooth flow of credit. A livelihood support service has to be configured incorporating all such skills and management personnel.
2. The Livelihood Support Services has to work on a demand driven-market driven approach and not a supply driven approach as often is the case with government schemes.
3. MOVE type services can be a part of such an institution aimed at creating a bunch of entrepreneurs out of the poor having the potential to become one.
4. The current institutional arrangement has several limitations. Firstly, it works on supply driven principles and not demand-market driven principles. Secondly, it is itself inadequate in addressing the basic institutional upbringing of SHG-Cluster-Federation, trying hard to achieve basic institutional goals with its limited resources. Thirdly, this arrangement has to be situated at the block level, and as a composite unit, which would work for pay for services basis.

However, such an institution is not in existence at the moment. Therefore, a detour has to be taken to see what is available and how that could be made use of.

1. The MOVERs developed from the MOVE experiment in Amta-I may be constituted as the district master trainers for BPN services. They need to be engaged on a contract basis with clear deliverables, milestones and compensations.
2. These master trainers would develop a band of BABSHYA-BANDHUs from among the 12 Federations. The number of such BABSHYA-BANDHUs could be computed as one for 40-45 number of SHGs, taking into consideration that she would provide 4 days a week, visit each SHG once a month, and could perhaps visit 3-4 SHGs per day implying that she could address  $3 \times 4 \times 4 = 48$  SHGs in a month. BABSHYA-BANDHUs work can be measured by how many families she is able to convert to start-modify-upgrade businesses.
3. The BABSHYA-BANDHU could be employed by the Federation itself or by DRDC on contract for a period of 6 months and renewable afterwards for another 6 months depending on clear outcomes. They would be considered as a mobile team situated at the federation/block, wherever suitable.
4. The MOVERs will have a role of 5% sample check to ensure quality.
5. Clear task profile for MOVERs and BABSHYA-BANDHU to be created.
6. The Federation would have an overall monitoring role of the functions of BABSHYA-BANDHU.
7. BPF could be asked to provide an overall quality-delivery supervision service with clear milestones.

### 10.2.2 Personnel

In the proposed institutional arrangement, personnel deployment forms a critical part. The MOVERs trained in Amta-I are the only personnel available to the district. This apart, the bunch of potential BABSHYA-BANDHUs are to be selected. These BABSHYA-BANDHUs are to be selected in a manner so that they could provide the BPN services as required. The criteria for selection are to be carefully decided. A tentative list is suggested here. Selection of BABSHYA-BANDHU would have to be done through aptitude tests and not by anecdotal evidences.

1. RPs having good interpersonal communication skills, SHG facilitation skills
2. Madhyamik and above
3. Good Arithmetic & Accounting skills
4. Who can surely give 4 days in a week and travel within a block
5. Preferably from families having business background
6. Age preferably between 25 to 35

While these BABSHYA-BANDHUs would perform their tasks, the MOVERs and Federation would have to do a quality assurance role. Federation also would have to have one dedicated person to look after these BABSHYA-BANDHUs. Her role will be mostly tracking these BABSHYA-BANDHUs in their work and providing feedback to Master Trainers.

The Master Trainers or MOVERs as they are called, will have two distinct roles, 1) To conduct the BAT for all aspiring SHGs of the district and 2) To train the BABSHYA-BANDHUs for one Federation to start with and later repeat this on other aspiring Federations as well.

### **10.2.3 Process Guidelines and Tool-Kits**

This is an important task that includes training modules, Kits, Tools, Monitoring Tools, etc. The following process Guidelines are to be developed in Bangla.

1. Business Aptitude Training Module and Guidelines
2. A short version of MOVE Modules excluding Branding-Promotion-Value Addition-Business Strategy but including pricing along with process guidelines
3. A Pictorial Flip Chart set for BABSHYA-BANDHU for use in interpersonal communications with aspiring women entrepreneurs and their families and process guidelines for its use
4. Revised Quick Rating Tools for selecting SHGs for BAT
5. Clear process guidelines for recruiting BABSHYA-BANDHUs
6. Tool-Kits for Monitoring and quality assurance work for BABSHYA-BANDHU
7. Special Customer Credit Register for each entrepreneurs
8. Business Orientation Course for DRDC and Block functionaries

Best Practices Foundation would have to play a major role in developing and fine tuning these Products.

### **10.2.4 Budget**

The evaluator is not fully aware of the budget lines under SGSY, so would not venture in to detailed budget guidelines to incorporate these changes, but would limit the discussion to general comments.

1. Business Aptitude Training should be treated as a training intervention and should have a clear budget support
2. Revised quick rating may be conducted through BABSHYA-BANDHUs and may be within the budget support to have these women.
3. Budget support to create all these Tools and Kits and process Guidelines are necessary.
4. HR budget would have to include MOVERS, BABSHYA-BANDHUs and some time for federation leaders dedicated to look after these people.

## Chapter 11.0: Overall recommendations

In this chapter the evaluator distills out the key recommendations on the basis of overall programme design-delivery-impact-stake holding and replication potential.

1. In order to be able to use the learning of MOVE pilot, it is essential to think in terms of a two tiered personnel set up, one as Master Trainers called MOVERS supported by a team of BABSHYA-BANDHUs. In the large scale, MOVERS themselves acting as BABSHYA-BANDHUs is not cost effective and feasible. This is similar to master trainers and SHG facilitator model used in nurturing SHGs from scratch.
2. Since there is large drop out expected in numbers of SHGs and members finally taking up business activities, it is important to devise tools and kits to narrow down the numbers as quickly as possible. An appropriately revised Quick Rating tool and a Business Aptitude Training (BAT) are therefore to be designed for this matter. BPF can be asked to come out with an appropriate Business Aptitude Training (BAT) module, including some of the elements of present MOVE coupled with some psychometric procedures.
3. There are areas of policy conflict between normal SGSY practices and MOVE approach, which can be minimized by actually adopting some key principles of MOVE within SGSY. Ex: Business training has to precede choice of business activity. This would in no way violate the core principle of SGSY and would in fact enrich it.
4. To be able to harness the SHGs' strength in terms of access to finance and joint business activities, it is important to choose good groups in the first place. This should be given top priority. The Quick Rating Tools used for delineating the good SHGs would have to be revised as suggested in the respective chapter.
5. Provision of Skill training is to be made available as and when necessary on demand and can not be bypassed for procedural reasons.
6. The 11 MOVE modules can be divided in to three parts 1) To include appropriate ones for BAT, 2) To exclude Branding-Promotion-Value Addition-Business Strategy modules for a later phase and have the rest as the main course.
7. MOVE modules and associated BPN services should be codified to construct professional training pack, facilitation pack, and related Tools/Kits that could be used and institutionalized.
8. Replication may be planned first in 12 Federations and in Federation districts using the MOVERS and then later across the state.
9. Specific Budget lines may be developed in SGSY programme implementation in district incorporating some of the MOVE learning.
10. BPF's services may be used in developing professional training and facilitation packs, process guidelines, revised quick rating tools, other tools and kits, a shorter course, BAT module, a good business orientation course for stakeholders like DRDC, Blocks, and also to provide an overall quality supervision services for these 8 districts. However, considering nature of BPF's organizational character, it may be spared from becoming a fully outsourced implementation agency for the same.

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11. However, the evaluator is of the opinion that in the long run there will have to be a composite livelihood support center at the block level to cater to skill, market, value chain and all related issues.
12. Last but certainly not least, the MOVE training brings in a whole lot of market oriented business organization principles which are quite new for the DRDC and Block level staff. They have to be geared up to understand and appreciate these principles and a suitable orientation has to be provided in large scale for them.

## **12.0: The way forward**

Based on the findings and recommendations described in each of the chapters 8, 9, 10 and 11, the evaluator has attempted to chart the way forward to take this pilot to the next desired level. The way forward is designed stakeholder wise so that the P&RDD could immediately translate those into operational actions.

### **12.1: P&RDD**

Panchayats & Rural Development Department of Govt. of West Bengal is the initiator of this pilot, and therefore is probably the most important stakeholder to take this further. Applying the learning of this pilot, the P&RDD is expected to take the following critical actions.

- a. To officially bridge the policy conflicts as depicted in page 33 by issuing appropriate modifications in the SGSY guidelines.
- b. To adopt official decision to replicate MOVE in its revised form in 15 SHG Federations in 8 districts.
- c. To ask BPF to play the role and responsibilities mentioned hereafter.
- d. To officially adopt the Revised Quick Rating tool, the Business Aptitude training, a shorter version of MOVE training as already described, Business Processing Nurturing Services (BABSHYA-BANDHU Parisheva) as part of SGSY training and nurturing services.
- e. Continue to support SHG-Federations in building their organizational capacity by way of deepening and widening Organizational Development training inputs. P&RDD may engage CSOs for providing these inputs.
- f. It is important to link the organizational training with financial literacy training among members of SHG-Federations. Therefore CSOs already providing FL trainings may also be engaged.
- g. To have a complete and thorough orientation done of all the DRDC and block structures on market and market oriented principles. BPF may be asked to provide that support.

### **12.2 Best Practices Foundation**

In the future scenario, BPF's role becomes more focused on providing the technical services and not as an outsourced implementation agency. The roles BPF is expected to play are:

- a. To revise the quick rating tool to include the issues already discussed.
- b. To develop a Business Aptitude Training module incorporating some of the MOVE principles along with some psychometric tests, test and finalize it on the ground.
- c. To develop a professionally prepared training package out of MOVE's shortened 1<sup>st</sup> and 2<sup>nd</sup> (the 2<sup>nd</sup> version to include Branding, Promotion, Business Strategy, Pricing, ) version including tools, kits, etc.
- d. To develop tools and kits for BABSHYA BANDHU Pariseva including Flip Charts, FAQs, etc.



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- e. To provide an overall quality supervision service during replication and come out with quality supervision manual. The quality supervision service include sample check of all training and babshya-bandhu pariseva, provide back room assistance, and help line services, and feed back to P&RDD on the reports, as well as develop a quality supervision manual and process documentation of the same.
- f. Provide a thorough orientation of DRDC and Block level structures on market and market oriented principles.

### **12.3 SHG Federation**

In the proposed scenario, the SHG Federations have very critical role to play. They are expected to anchor the replication process. Specifically their responsibilities will be:

- a. To recommend SHGs for quick rating and eventually BAT training.
- b. To provide all logistical support for the MOVERs who would conduct quick rating and BAT training exercises.
- c. To anchor the MOVE training programme within their structure, providing all types of hospitality support towards the training.
- d. To provide loan/seed money support as & when necessary to prospective businesswomen.
- e. To negotiate with DRDC and other agencies to provide skill training on demand.
- f. To provide potential Babshya Bandhus for training by MOVERs under replication. Also to provide local assistance to these Babshya-Bandhus in providing BPN services.
- g. To provide local assistance to BPF in their quality supervision services.

### **12.4 DRDC**

DRDCs will have to adopt the revisions made in SGSY guidelines by P&RDD. In particular, they must adopt the following

- a. Any skill training must be preceded by Quick rating and BAT training.
- b. Make use of the MOVE trainers in providing Quick Rating and BAT Training
- c. Provide Skill training on demand to SHG women of those SHG Federations
- d. Assign one person to work closely with the SHG Federation(s) to implement MOVE in the Federation
- e. Slowly move towards creating a batch of GP based Babshya-Bandhus to take this up in the future for all aspiring SHGs.
- f. Continue to provide supports as and when demanded by the SHG Federation.

### **Abbreviations**

BAT	Business Aptitude Training
BLDO	Block Livelihood Development Officers
BPF	Best Practices Foundation
BPL	Below Poverty Line
BPN	Business Process Nurturing
DRDC	District Rural Development Cell
FL	Financial Literacy
FW	Field Worker
GP	Gram Panchayats
LGD	Large Group Discussion
MOU	Memorandum of Understanding
MOVE	Market Oriented Value Enhancement
PMA	Participatory Market Appraisal
P&RDD	Panchayats & Rural Development Department
RF	Revolving Fund
RP	Resource Persons
SGD	Small Group Discussion
SGSY	Swarna Jayanti Gram Swa Rojgar Yojna
SHG	Self Help Group
SPADE	Society for Professional Action in Development