

Feasibility Study toward Application of MOVE for Creating Sustainable Livelihoods in West Bengal

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By

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Executive Summary

The objective of this study was to conduct a participatory rapid appraisal with multiple stakeholders to assess the potential for applicability of the MOVE methodology for federations and SHGs in West Bengal and to assess markets. To conduct the feasibility study, a team of six research personnel, along with a marketing expert, went to West Bengal from the 20th to 27th August 2007 to assess the situation in four potential implementation sites for the pilot project which would precede the implementation of MOVE in all 15 federations:

- Amta 1 block in Howrah
- Bolpur block in Bhirbhum
- Jhargram block in Paschim Medinipore
- Tamluk block in Purbah Medinipore

The following criteria were considered in choosing the federations for the pilot:

- The market potential
- Strength and motivational levels of the federations
- Strength and motivational levels of SHGs
- The capacity and existence of good trainers
- The support of government and bank officials for MOVE

Overall Findings

Table i : Criteria to Choose Federations for the Pilot

Criteria	Amta 1	Jhargram	Bolpur	Tamluk
Strength of Groups	Medium	Weak	Medium	Medium
Strength of Federation	Medium	Weak	Weak to medium	Medium
Strength of Trainers	Medium	Weak	Medium	Medium
Number of Trainers	High 9 SHG & 18 NGO	Low 5 SHG & 4 govt	Medium 18 SHG & 2 govt	Medium 12 SHG & 2 govt
Number of potential trainers	Medium 5 SHG & 4 NGO	Low None	Low 5-7 SHG	Low
Proximity & no. of markets	High	Medium to High	Medium to High	Medium to High
Market Potential	High	Medium	Medium (cartels)	Medium
Officials open to MOVE	High	High	Medium	Low

SHGs and Federation

Overall the groups and the federations need strengthening. Tamluk was the most organised. It has a credit cooperative and is selling the products produced by its SHG members. Most of the SHGs were involved in some income generating activities (IGAs), the dominant being agriculture and allied activities, handicrafts and embroidery. These income generating activities were either taken up as a group or individually. The weakest groups and federations were seen

in Jhargram. Overall it was found that the groups were not familiar with the market for their products and were dependent on middlemen for marketing. Because of this they either have a worker mentality or if independent they have problems selling their products.

Trainers

In all the federations trainers existed, were doing basic training, and were using innovative methodologies to convey their messages at a grassroots level. All four federations evaluated have federation trainers that could be used for MOVE training. However in Jhargram the numbers were few and trainers do not seem to have a lot of experience. None of the trainers seem to have conducted any training on markets or even on economic development. Though there is a core group of potential trainers in all federations, Amta I can show immediate results because of the existence of NGO trainers and because the federation trainers themselves were relatively strong.

Market Potential

This was measured by looking at existing and potential/future markets. Existing markets were strongest in Amta 1 (being peri-urban and close to Kolkata) and second in Bolpur where there was international potential in the form of tourists and export potential for handicrafts. One hurdle is the existence of cartels, which needs to be creatively addressed.

Government and Bank Officials

While there is support and understanding for MOVE at the state level there needs to be a lot more support created at the district and block level officials among government and banks. The highest official support for MOVE was seen in Jhargram. Two prevalent official attitudes need to change. First, women are already producing and now markets have to be found for their products. A second prevalent attitude is that the women cannot do anything by themselves. Another major problem identified was the low staff to group ratio at the district and block levels. Planned replication of MOVE else where has a ratio of five SHGs to one community organiser

Additional Applications for MOVE in West Bengal

Based on the above findings, MOVE would require the following additional elements are recommended in an incubation phase to precede the project:

Building support for MOVE within district government

- Originally, there was only one combined orientation before the pilot and in the redesign, a separate orientation for government officials is planned. This came from the need to build support in government at all levels and not just the top officials. Only after the officials know and understand what MOVE is about would they be able to extend the support needed at the ground level. Because the government officials and the federation members would have different levels of understanding it was better to have separate orientations for both.

- Before this orientation, an exposure visit of select officials to see MOVE training elsewhere would be essential.

Creating a Core Group of Trainers: The MOVERs

Due to the small numbers of government staff, a core group of people who would be employed full time coming from each federation would create a base of support for the master trainers as well as the later trainers. It was decided to build this core base drawing 40 women from the federations to undergo an accelerated MOVE training programme (in six months) to understand the concepts. This group would be called the 'MOVERs'. There would be 2 MOVERs each from 15 federations along with an extra 5 each from the pilot federations. This training would happen prior to the pilot phase. It was also decided that Ms. Saswati Banerjee, Deputy Secretary, P&RD department and Ms. Sudha Menon, Best Practices Foundation would choose the MOVERs.

Expected Outcomes

MOVE would benefit the Income Generation Activities and Entrepreneur Development for Rural and Small Micro enterprises in West Bengal in the following ways:

1. MOVE would help in better choice of enterprise
2. MOVE would allow lateral mobility of entrepreneurs into more profitable activities
3. MOVE would help reduce the mortality rate of enterprise activities
4. MOVE would help increase profitability of IGAs
5. MOVE would create a better market oriented entrepreneur climate in West Bengal

In later years once scale is reached for different products, better use of federations can be made through value addition, collective marketing and sourcing of products, which will also help deal with the cartels. This is particularly true of West Bengal as there seems to be little value addition added by the different layers of middlemen and most value addition takes place in Kolkata at the end of the chain. As the training is taking place through the federations, it will allow for SHGs and federations to make better use of government marketing infrastructure being provided to them. Most importantly, MOVE will help overcome a basic fear identified in the study which is a fear of the markets. MOVE will tap into the latent entrepreneurial potential of any population, capturing and promoting these entrepreneurs. Traditional EDPs by not providing the tools for this population to realise their potential in the markets, actually run the risk of killing the entrepreneurial spirit and initiative.

Within government, MOVE would change their perspectives and build an institutional support base for an EDP programme that is market oriented and not production centred. More importantly, it sets a precedent for the country in the SGSY programme for future policy and institutional changes that will come from an innovation that is market oriented, sustainable and therefore more successful.

Objectives of the Study

To conduct a participatory rapid appraisal with multiple stakeholders to assess the potential for applicability of the MOVE methodology for federations and SHGs in West Bengal and to assess markets.

Methodology

To understand how MOVE would be applied in the West Bengal context, an understanding of the local situation is necessary. The three main factors that would affect MOVE are the markets, the strength of the SHGs and federations and strength of the trainers who will be replicating the MOVE training. The feasibility study was conducted to select the two federations to be first trained in the pilot phase. The Department of Panchayats and Rural Development, Government of West Bengal suggested the following four federations be looked at for the feasibility study:

- Amta I in Howrah district,
- Bolpur from Bhirbum district,
- Jhargram from Paschim Medinipore district
- Tamluk from Purbah Medinipore district

To conduct the feasibility study, a team of six research personnel, along with a marketing expert, went to West Bengal to these federations from the 20th to 27th August 2007. At each site, a combination of market transects, focus group discussions and individual interviews with key informants was used, supplemented with secondary research data obtained from government on the federations, their status and current occupations.

The following criteria were used to select the federations for the pilot:

- Market potential
- Strength and motivational levels of the federations
- Strength and motivational levels of SHGs
- The capacity of good trainers who can adopt and communicate the MOVE methodology
- The support of government and bank officials

(For the questionnaire schedules see Annexe 1)

Before and after the feasibility study, meetings were conducted with state level officials at the P&RD office, Kolkata. On the 27th, after the visit, a debriefing was conducted with state officials where preliminary findings were presented (Presentation included in Annexe 2).

This report is divided into six sections containing findings by site. Section 1 gives a brief background, section 2 examines markets and peculiarities and section 3 studies SHGs and federations in each site covering income generating activities (IGAs), problems faced, training received and potential businesses. Section 4 examines the federation trainers, training conducted training methodologies and support they would require in order to conduct new training. The fifth section looks the perspectives of the bank and government officials on the SHGs and related business potential in their districts. The sixth section looks at the implications for implementation of MOVE based on a summary of the findings and changes that need to be incorporated.

Background on each of the Federations

Each district exhibited distinct characteristics in livelihoods and markets. **Table 1** provides demographics of each federation in terms of clusters, SHGs, grading and membership.

	Amta I (Howrah)	Bolpur (Bhirbhum)	Jhagram (Paschim Medinipore)	Tamluk (Purab Medinipore)
Clusters	6	12 (13?)	2	20
SHGs	291	328	222	509
Total members	NA	3,645	2,229	5,090
Grade 1 SHGs	289	166	217	NA
Grade 2 SHGs	138	72	0	NA

Amta I

Amta block is situated very close to Kolkata and is peri urban in nature. The district has the largest wholesale market in Asia and some industries. The government in this district expressed willingness to bringing in private sector investment and is interested in promoting partnerships between private sector and SHGs¹. One problem faced by parts of this block is regular flooding for two months every year. Therefore families need income from additional IGAs in this period to cope. During floods, federations are flexible on repayment time for loans. The other problem identified by the federation was irregular savings by SHGs due to misperceptions that they may lose their savings. A third problem was men's attitudes of not allowing women to go outside. Now men are a little more open to women joining SHGs because of increased credit access.

The Amta I federation was formed on 5 October 2005 and registered in June 2007. There are a total of 291 groups in six clusters here. The groups have high levels of savings and conduct internal lending with an interest rate of 2 percent. Amta has the highest number of Grade 1 and Grade 2 SHGs (**Table 1**). Grade I groups have been given basic training in SHG formation, BOP and Hand holding training. About 138 are Grade II groups and are now engaged in IGAs. Monitoring takes the form of weekly inspection of the groups, of their books by team leaders or the cluster. The federation visits SHGs every month.

Bolpur

Bolpur is a municipality in Birbhum District, 145 km north of Kolkata and best known for its proximity to Visva Bharati, the university set up by Rabindranath Tagore. Given its proximity to Shantiniketan and Sriniketan, it is one of the seats of culture and education in West Bengal. While agriculture is the main occupation, handicrafts are also dominant here. In winter there are about 30 melas originally promoted by Shantiniketan where SHG women and artisans participate and sell their handicrafts. Durgapur, an industrial town is very close and has an outlet for SHG

¹ Interview with District Collector Amta

produce. The infrastructure in the district is very good as there are electricity sub stations all over. The National Highway allows for better connectivity. IT has not penetrated here but a SEZ is coming up in Bolpur. There used to be a lot of migration which has reduced due to the National Rural Employment scheme. The Bolpur federation is a year old with 12 clusters, with 328 SHGs.

Jhargram

Jhargram block is situated in Paschim Medinipore. It is part of the undulating track of Chhotanagpur plateau (Jharkhand), has lot of forest areas and one of the most backward areas of the state. The entire area is generally rain dependent and produces only one crop. The enhanced agriculture production through irrigation interventions will itself be a huge contribution to this area. The left extremists are also very active in the forest and its fringe areas.

This district is prone to occasional flooding and water logging, which affects their main industries, paper and matchsticks. Therefore insurance is very important². The other potential IGAs are production of natural dyes, floriculture and vegetable processing. Research on different products is needed especially for the matchstick industry. There is also potential for forest products, seri culture, horticulture and tourism. The problem with this district is very poor infrastructure and very low levels of education which would be a constraint for tourism.

The Jhargram federation was started on June 24th, 2005 and has nine clusters and 222 SHGs. There are totally 2,229 members in these 222 groups. There are 217 groups that are Grade I and have been given training in BOP, handholding and SHG formation. There are no SHGs in Grade II. Therefore the SHGs are not strong in this federation.

Tamluk

Tamluk is the district headquarters of Purba Medinipore situated 100 km from Kolkata. Though there is some controversy, scholars generally agree that present day Tamluk is the site of the ancient city variously known as Tamralipta or Tamralipti. The present town is located on the banks of the Rupnarayan River close to the Bay of Bengal.

In Tamluk, the land is very fertile therefore the degree of poverty is less. People can put two square meals on the table since they have access to some land, and can produce enough for their own consumption. Women, therefore, are not as motivated to do business as in other areas. The strong point in Tamluk is presence of dynamic women leaders, 10 first line leaders and 50 second line leaders followed by the general body that support the leadership.

However, the general impression of the local government is that women are starting businesses because of availability of government money, and depend on the government for everything, including decisions on starting businesses. Local government said that the federations in Tamluk are not very strong because there is no sense of ownership among its general body. The government reported that women are steeped in tradition and prefer to work from home as family pressure does not allow them much mobility.

² Interview with Lead Bank Manager, Paschim Midinapur

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The SHGs are about 6-7 years old. The federation is also a few years old. There are 509 SHGs in the district. They are involved in group and individual activities.

The main occupation here is agriculture. SHGs are currently involved zari work, poultry, hair processing, goat and pig rearing, milch cows, fish culture and handicrafts. Women have the freedom to choose their own business and in many groups there is more than one business. SGSY does allow the groups to take up to three activities.

The obstacles that the women face are from the Gram panchayat (they have to approve of everything the women do), as a result of tradition (here, unlike Birbhum the women do not go out), family pressure (the men do not want the women to become strong and independent) and middlemen who control the markets.

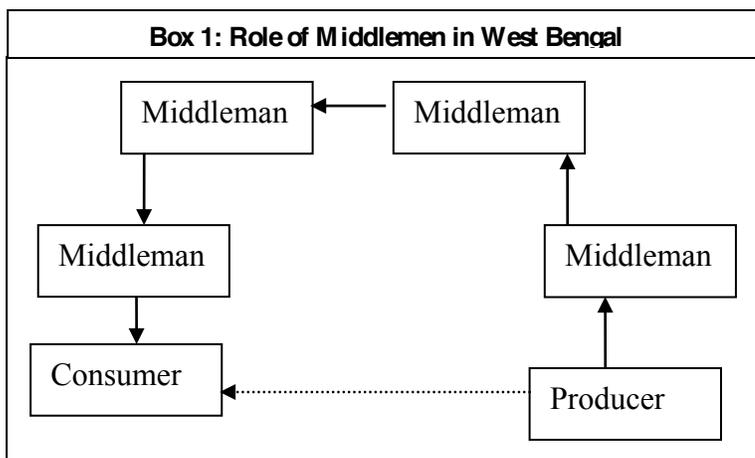
Markets

For any entrepreneur, understanding markets is vital; not only to make profits but to be able to sustain their business over time. The markets change and the customer is fickle. Therefore, they need to understand the markets even before they start their business. In a market filled with big players smaller entrepreneurs need to find their own market niche. During the MOVE training, women will conduct their own market assessment to understand local market demand and businesses they can start. Through participatory market assessments they can gauge demand for products or services, understand the customer base, assess their competitors and assess earnings from the business. This is done at a micro level by SHG women in their local markets.

The market analysis conducted during the feasibility study looked at the macro level to understand market structures, current players, and gaps in the markets. This was done through market transects, interviews with entrepreneurs and with SHG women. The SHG women explained their local markets, their current and potential businesses.

Aggregation and Cartels

While there were differences among the markets in each of the four districts, two common threads ran through them. One was the aggregation of most products. The products seem to first go to Bada Bazaar in Kolkata and then to the districts. Linked to this is the intrinsic role played by middlemen (**Box 1**). There are many layers of middlemen involved between the producer and the consumer, no matter what the product, agricultural or non agricultural. Another feature is a short value chain where despite many middlemen no value seems to be added to the product along the chain. Therefore, the profit each middleman makes is very little with the producer making even less.



Potential for Handicrafts

In the case of the handicrafts and embroidery work like zari, at least one or two layers of middlemen lie between the producer and the consumer. The producers function more like workers than entrepreneurs. Since they do not have direct market access, profit margins are low. There is enormous potential to increase incomes and improve employment if this worker mentality is challenged head on. One case is that of Monsoora Begum who is an entrepreneur continuously expanding her business and outsourcing work, unlike Parul, her sub-contractor, whose behaviour is that of a typical worker. (**Box 2, Box 3**). Interviews with women like Parul who worked for Monsoora Begum surfaced an interesting difference between traditional middlemen and SHG women who play the same role. She said that once she switched from a

traditional middleman to Monsoora Begum she was making double the amount per sari and had more free time. (**Box 3**)

Box 2: Monsoora Begum, Amta I

Nine years ago Monsoora Begum began her zari business on her own. She joined the SHG in 2001 after which her business increased radically. Through the group she received capital and training on work distribution, bank linkages, collection of orders, maintenance of books and on organisational management. Further more skills training taught her design, which helped improve the quality of her work. Now she produces her own designs on paper, takes it to shop keepers in Kolkata who place orders with her. These links with the shop keepers were established in 1998, prior to joining a SHG, when she showed her designs to 4-5 shops and got an order from one shop for 5 pieces. After the shop keepers sold her samples they began to place orders of between 500-1,000 pieces. Her work further accelerated through the bank loans obtained through the SHG. Now, she and her sons run this business with orders from five shops in Kolkata. They conduct training in their house and employ between 300 and 400 women who earn at least Rs.50-100 per sari. During the festival seasons which last five months of the year, they employ many more. They train 100-200 women every year, of which some work independently while others sub-contract from her. Monsoora Begum needs working capital of 1.5 lakhs and today does not need either a bank loan or any external credit. She takes orders and if it is farmed out she makes Rs. 25 per piece and the rest is paid to the women. There is a very high level of value addition in this business. For example, a crepe silk sari costing Rs. 800 is marked up to Rs. 3,000 after the zari work is complete. Today Monsoora has opened her own grocery store right outside her home.

MOVE is based on the premise that approximately 5 percent of the population are entrepreneurs. If entrepreneurs like Monsoora Begum are identified and promoted then they have the potential to provide employment to many more women like Parul.

Box 3: Parul Manna, SHG member, Amta I

Parul Manna is a sub-contractor of Monsoora Begum and has been doing zari work on saris for the past 10 years. She makes around Rs. 1,000 per month working on an average of 4 saris a month. She feels that since the employer is a woman who is a SHG member, her situation is much better.

Agriculture and Allied Activities

What distinguishes West Bengal is the strength of agriculture characterised by land fertility and land re-distribution. There is however a marked absence of market interventions on the part of the government via the APMCs (Agriculture Produce Marketing Corporation), which provide a floor price for agricultural produce. This absence leads to poor producers being forced into distress sales and hoarding by middlemen which create market distortions. The potential for agriculture and allied activities lies in improved irrigation, watershed development and rainwater harvesting to allow for at least two crops a year. This can be complemented by food processing and value addition. Among agriculture allied activities, animal husbandry merits special attention. Milk is another potential activity with West Bengal being a milk deficit state importing milk from other states. In Jhargram, the per capita availability of the milk is only 125 grams per

day.³ The major constraint is the low yield of the current breeds. Best practices from BAIF can be applied to improve breeding quality and therefore yields. BAIF is currently engaged in a project in three districts to improve the breed of the famous West Bengal goats and to provide community based animal health care services to improve productivity.

1. Amta I

In Amta Mangala Haat, the Amta market and fish and vegetable wholesale markets were studied.

Mangala Haat

Mangala Market, the largest wholesale textile market in Asia, is a weekly market held every Tuesday and situated near the Howrah Railway Station in Howrah, the twin city of Kolkata. It has about 10,000 wholesalers selling in bulk. The market is further divided into several sections such as the sari haat, women's garments and garment haat. The sari haat has about 800 to 1,000 shops selling saris. The garments haat sells clothes such as kurtas, jeans, children's clothes, lungis, T shirts and gamchas. There is a section with small stores selling bags. Wholesalers here work on bulk sales and low profit margins. They source nationally and sell to regular retail clients both locally and nationally. Two factors affect businesses here. First, because it is a weekly market they have to sell their products the same day. Therefore, by the end of the day sellers start reducing prices to liquidate stocks. Second, seasonal fluctuations affect sales. For example, people selling bags have peak sales between March and May, just before schools start. Festival times impact sari sales. Monsoons impact the overall market as they do not have proper shelter. The government is planning to redo the haat and create a proper shopping complex with better infrastructure, which may improve sales even during monsoons.

Possible market linkages for SHG women include buying in bulk from wholesalers here and selling retail in local markets. The wholesalers are even willing to reduce their margins by 25 percent if women buy in bulk. They reported that local retailing can help women reap profit margins of about 20 percent. For example, if T-shirts are bought at Rs. 120 and Rs. 140, they can be sold at Rs 150 and Rs 170, respectively in their local markets. While wholesalers were willing to sell to SHG women they were not willing to buy from them. Furthermore it would be difficult for the women to compete in production at these very low wholesale prices.

Amta Market

The Amta market is a regular town market which caters to the daily needs of the people living in the area. The highest proportion of shops was grocery shops, readymade garment, fruits and small tea shops (between 5-6 %). The second most predominant set of businesses relevant for women included vegetables, small kiosks and tailors (between 3-5 percent). Small restaurants and big restaurants constituted close to four percent of the market. There is potential for women's groups to run such businesses.

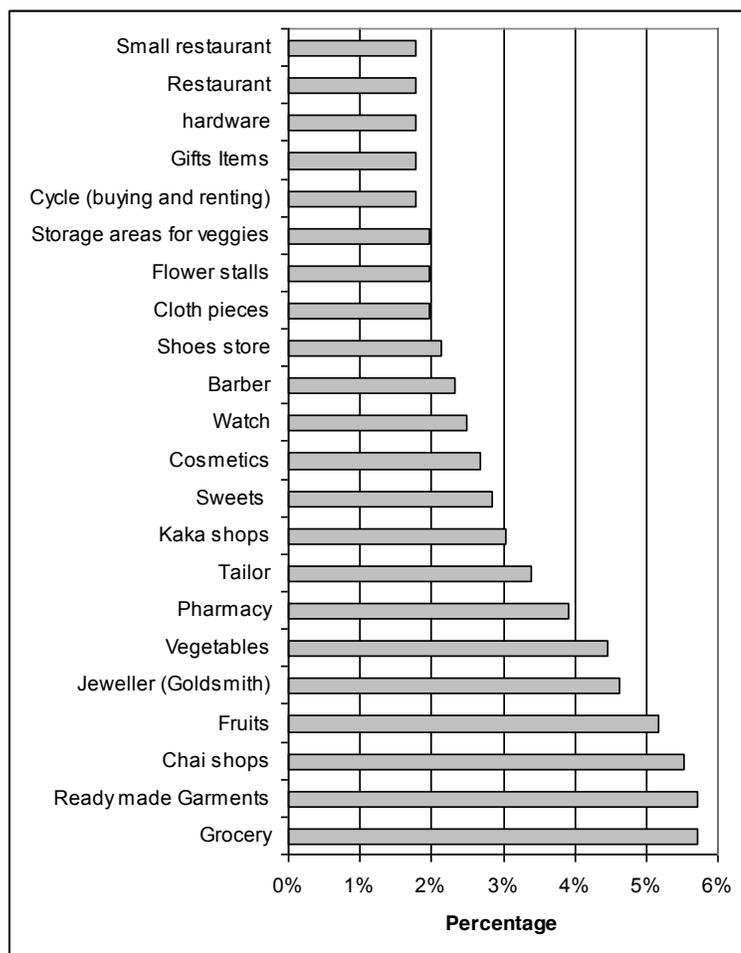
³ http://westbengalonline.in/profile/districts/West_Midnapore.asp

Since the railway line and roads opened up over the river there has been more competition. After 1960 there was a narrow gauge train and much more businesses have started as a result. While people have better access to the city and the competition is high, the shop keepers also have access to cheaper goods from Bada bazaar. At the same time they are forced to lower their prices due to the easy accessibility for the population and for new entrants to cheaper goods from Bada Bazaar⁴. Being in the peri urban they have seen many changes in their markets due to the opening up of access to the city markets. One major problem is that of credit, even for small shop keepers with a long standing history in the retail business and who has been there for generations. Being in the peri urban interface a range of new opportunities and constraints exists for small producers. Thus, there needs to be some serious thinking on policy implications for small producers in terms of access to credit, markets, licensing, infrastructure and linkages to a growing urban service sector.

The maximum sales in the Amta market were of saris, (75 percent), while 10 percent is of dress materials, salwar kameezes and 15 percent is of nighties (

Box 4). The brands stocked are limited and prices relatively low.

Figure 1: Types of Shops in Amta Market



Box 4: Readymade garments shop, Amta Market, Amta I

The owner of the shop, K.G. Mahindra has been in this business for some time now. His highest number of sales is saris, then baba suits, salwar kameez and hosiery. He sells around 4-5 brands of cotton, handloom and synthetic saris. His products come from Bada bazaar, Kolkata. He says that his sales are highest during festive season and Bengali New Year. Also in winter, sales increase. He is also willing to link with the SHGs to buy from them and sell in the market.

⁴ Interviews with 3rd and 4th generations

A sari skirt is priced between Rs. 35 and 60 with the average being about Rs. 45. Women would find it difficult to compete as their cost price of a sari skirt is Rs. 47 (**Box 5**). This is primarily because they are not buying in bulk and do not reap economies of scale. Therefore for women in the readymade garments unit, Amta I it was more profitable for them to sell directly to other women in the villages at Rs. 55 rather than link to a retailer.

Box 5: Readymade garments unit, Amta I

Women from the Mother Teresa Cluster have been in production for the past 10 months. They manufacture women’s garments like blouses, sari skirts and even stitch embroidery onto the saris. They are involved in a variety of other activities like food processing and midday meals. They currently sell their products door to door. They make a profit of Rs. 7-8 per sari skirt with a cost price of Rs 47 and a selling price of Rs 55. They only stitch any of these items based on the demand. This cluster was given a loan of Rs. 1,40,000 with which they purchased all their preliminary equipment. They bought sewing machines, cloth and other requirements with this. There are presently 30-35 machines in their GPs, and some of the women work from their homes. Their income has increased after starting this combined business. They now earn approximately Rs. 800 per month with this activity and also have started bank savings. Different women are assigned different jobs based on their skill. Some women are doing tailoring, while some others are involved in food processing.

Other shop keepers willing to link included small grocery shops who sold unbranded products such as a small grocery shop owner in Amta market. He was selling pickle at Rs. 30 for 200g and willing to buy pickle at Rs. 2-3 less or Rs. 135/kg. The food processing unit in Amta was producing pickle at a selling price of Rs. 125/kg. See Table 2. Thus these linkages would prove lucrative for small producers

Table 2: Cost break down of Mango pickle made by SHGs in Amta I

Product	Amount	Cost
Mango	1 kg	Rs. 8/ kg
Mustard oil	400g	Rs. 26/ 400g
Sugar	250g	Rs. 4/ 250g
Jeera	6g	Rs. 9/ 6g
Green chilli	50g	Rs. 1
Ginger	50g	Rs. 1.50
Acetic acid	3 ml	Rs. 2
Red chilli powder	10g	Rs. 1
Turmeric powder	10g	Rs. 1
White mustard	10g	Rs. 1
Potassium meta sulphide		Rs. 1
5 bottles	(200 g each)	5*5= 25
Labour		Rs. 20/ kg
Profit		Rs. 24.50
Total (Sale Price)		Rs 125/ kg

Fish Wholesale Market

Fish is a growing market with potential for employment and growth through export to other states. It represents a lower risk option for poor women as there is very little capital investment required and credit is easily

available from wholesalers. Currently, very few women buy fish from the wholesale market and sell retail. Once they buy the fish from the wholesale market fish is sold, either door to door, in the Amta or Bagnan markets. They sell more in the markets than door to door, even though the latter is the better option because they get the money immediately. It is harder as they have to

carry their load all day. Women can sell about 5-15 kg and earn Rs. 50 to 100 with about a 10 percent profit margin per day. Demand for fish is steadily increasing providing potential for five more women to become head loaders every year.

Value enhancement through fish processing is not prevalent but there is scope in terms of culturing of fish eggs. Fish eggs are bought from Bankura and Bardhaman and sold to people from Madhya Pradesh, Chattisgrah and Orissa.

Vegetable Wholesale Market

While wholesale auctioneers claimed that scope for vegetable retailing was limited due to high rates, low profit margins and very little guarantee of profits (vegetables being perishable), the team still saw potential. Demand for vegetables is growing and this growth can be captured by women's groups. Furthermore vendors themselves identified potential for more profits if bought directly from farmers or if produced themselves.

Vendors buy vegetables from the wholesale market and either sell door to door or at the Howrah, Sealdah and Dulagiri markets. They move from one market to another through the day. While there is no licence or permit needed to sell at the markets, they are all members of a union to whom they pay fees of Rs. 500 per year. The union is linked to a political party and pressurize vendors to vote for their candidates. Currently 50 people sell in the wholesale market but it is increasing every year. Due to factory lockouts more people want to do this work.

Box 6: SHG Members in the Wholesale Vegetable Market, Amta I

A vegetable retailer in Amta I is a SGSY SHG member. Her business entails buying vegetables from wholesalers and also local producers. She sells all kinds of vegetables which change seasonally. She sells vegetables in this market for 4 hours everyday earning profits of Rs. 40-50 per day.

	Wholesale price	Retail Price
Beans:	18/ kg,	20/kg
Tomato:	22/ kg	25/kg
Bitter gourd:	14/kg	16/kg

Another woman, also a SGSY SHG member sells vegetables as a head loader. She purchases vegetables from the wholesale market and sells door to door. She makes a profit of Rs. 40-50 per day and taken a loan of Rs. 200 from her SHG for this business.

These cases represent the potential for SHG women (**Box 6**) to earn profits by direct sourcing of vegetables and side stepping the cartels. The above stories show that income from door to door sales is harder but could represent a better alternative for new entrants to establish a client base.

2. Bolpur

In Bolpur there are two distinct markets, the main market where items needed for daily consumption are sold such as food, groceries and clothing and the handicrafts market. The shopkeepers, both retail and wholesale were reluctant to be interviewed because they felt

threatened that the team was from companies like Reliance who could take away their livelihoods or from government, who were likely to increase their taxes.

Handicrafts

The promotion of handicrafts started with Rabindranath Tagore who wanted to preserve and promote the area's handicrafts. Handicrafts target the international and national tourist markets. A lot of the handicrafts are also sold during the melas that are held through the year. There are about 30 melas held in Shantiniketan and these melas attract tourists from all over the world. At the village level, typically a middleman comes to the women's homes and gives them the raw materials and designs for the saris. One woman works on one sari for about 3 months and gives it back to the middleman. The middleman pays them Rs 400 per sari. Sometimes the women themselves invest in the raw materials and sell the finished sari to the middleman. When this is done, they make a margin of Rs.700/- per sari. They do not have direct access to the markets.

The handicraft market is divided. Big handicrafts stores include 'Amar Kutir', a cooperative run by artisans to sell their products (**Box 7**) and a private enterprise set up to sell products designed mainly by students from Shantiniketan (**Box 8**). Both these stores are not very accessible to the average tourist as they are not located on any major routes and can be identified by tourists only with local help. Small kiosks along the Shantiniketan main road are set up and run by artisans themselves and by retailers. Being small, they do not have the variety of the bigger shops. The government, the P&RD department, has acquired shops in a shopping complex where federations can sell their products. Also, women in Kolkata create designs and hire artisans to do the work. In most cases artisans are only workers selling their products through middlemen.

Box 7: Amar Kutir

Amar Kutir is a Cooperative run and managed by 70 artisans, founded by Shusen Mukherjee in 1923. The cooperative used to export leather products from 1985 to 1992 but demand was so high that they could not cope with the scale so they decided to target just the Indian market. Now they are linked to handicraft show-rooms in all metros and to wholesalers. There are two types of workers - those who work at the Cooperative and those who work from their homes. Sari and needlework is done at home. People who work from home only get paid for labour decided by the Cooperative. The artisan gets 20 percent of the cost if they work at the Cooperative as well as other amounts for attendance, bonus and so on. Cooperative members decide on the bonus amounts. A person earns about Rs. 2,500/month and works for 24 days, getting leave. If the cost of a product is Rs.100, materials cost about 50-55%, accessories 10-13%, labour 30% and overhead 5-10%. The sale price provides a 20 percent profit margin. Artisans from 42 nearby SHGs (located 2-3 km away) presently work here. SHG representatives take orders on a consignment basis for the SHGs who supply the products which are showcased in the Cooperatives showroom. Cooperatives claim they do not have any competition. Private shops selling handicrafts do not represent competition but small artisans making cheap reproductions using lower quality materials prevent them from raising their prices. Still they do not acknowledge small artisans as their competitors.

Amar Kutir represents a classic instance of small producers with an unclear understanding of their competition. It represents units without management skills needed to tap the export market. The next case represents a situation where scale and therefore federations can play a role.

Box 8: Private Handicrafts Shop

The owner of this private handicraft outlet sources handicrafts from villages, designed by students who work with women to develop products. An IAS officer initiated this in 1992. Women are paid wages on piece basis. Designs are from Shilpa Sandan. Students put in their own money and gets the finished product to the shop. The artisan is paid 10-15% of the product cost, 70-80% is spent on raw materials and 5-10% is the profit margin. Profit margins are low in the handicrafts business as very little money for advertising. Their mark-up is between 3 to 20 percent depending on the product. Batik, leather and kantha work are items that sell. Everyday they order stock and are given 10-15 days of credit. The reason customers come to this shop is that they have a huge variety of good quality products and the prices are reasonable. Customers are all guests of people living here, 60% are tourists, 30% locals and 10% wholesalers. The shop will not change their designs on request by a wholesaler in order to not lose their exclusiveness. They do not take bulk orders and will only sell the stock they have. The owners said that Amar Kutir has some limitations because they are not private. They have trained 500 marketing staff. Networking is done within 10km range. His shop can choose the designs. The shop displays a few sample pieces to see how many people ask for it. If there is a demand then they order more.

The process for replication through bulk orders is complex and difficult because retailers get their initial samples from graduates who in turn link with middlemen and women producers. Shop keepers do not want to directly deal with middlemen or producers and therefore resist taking orders. The case represents another instance of lack of market orientation where demand, scale and changing tastes are not taken into consideration. It also represents a clear window of opportunity for SHG federations to take the lead and farm out production to cater to bulk order and to export markets. Designer talent can be tapped from the graduates of Shantiniketan if the linkages are established between the federations and the students.

In the case of small handicrafts producers (**Box 9**), they are forced to be more market orientated and therefore cater to retailers and wholesalers.

Box 9: Batic shops on roadside in Shantiniketan

The street in Shantiniketan had a few roadside makeshift shacks selling Batic clothes and handicrafts catering to tourists. One shop sold two types of Batic clothes – machine batic and hand made batic work. The machine-made batic clothes are bought from Bada Bazar in Kolkata. The shop owner places an order in Kolkata and the consignment is sent to him. Short kurtas and shirts are more in demand. White fabric is bought from Bada Bazar, Kolkata at Rs.22/- per metre on which he does hand-print batic work for blouse pieces, salwar kameezes, table cloths and others. He buys a 7 meter bail at a time. Paint is bought for Rs.3000/-, resin at Rs.80/- per kg (buys 5 kg at a time), Rs.25/- kg for wax. Stitching costs are Rs.25/- per suit and Rs.20/- for a short kurta. After he completes the batic work on the fabric, it is given to a tailor to be stitched. He makes approximately Rs.30/- per piece. He has included his labour in his costing. He does batic painting on 50 meters per day, which he does at night with help from his family members. He opens shop from 8 am to 1 pm and from 4 pm to 8 pm and he sells about 3 shirts in a day.

This man is one of the few who does batic work. Therefore wholesalers come and buy from his home. He earns a larger profit from the wholesalers.

The case represents innovations in selling both hand painted batik work and machine printed batik to stay competitive. The producer is directly in touch with the market and is forced to adapt by selling both. If the customer cannot distinguish between the two then s/he is unlikely to pay a higher price for handmade batik. If preserving the craft is a priority, value addition can help distinguish handmade pieces, thereby creating a separate market niche which can cater to a higher income clientele.

The General Market

The market place in Bolpur, situated near the railway station caters to local needs of populations in Bolpur and Shantiniketan. The market has both wholesalers and retailers selling all consumption items. These are small shops with products on the lower end of the value chain and hardly any stores sold high end products.

There were only three to four fruit shops situated at the bus stand. People normally buy fruits when they are going to catch a bus. There are not many people who eat fruits in this area as it is seen as a luxury item. One fruit seller said that he only buys a few boxes of fruits which cost about Rs. 750 per box and caters to the middleclass and rich.

Vegetables

Potato is the main staple vegetable eaten here. Along the highway there are cold storage units only for potatoes. Commission agents buy potatoes from farmers and then auction the produce to the wholesalers who then sell to the retailers. The other vegetables are sold fresh but follow the same path. Most sellers, both wholesale and retail, operate on a very small scale.

The market houses both direct sellers and those who buy vegetables from wholesalers. Direct sellers have access to small landholdings, grow greens on their land, had small fish, snails, and crabs growing in their ponds. Retailers, who bought from wholesalers, stocked potatoes, green chillies, garlic, ginger. The other vegetables sold included brinjal, pumpkin, ridge gourd, potol, tomato, cabbage, yam, potato flowers, corn, and cucumber. There were people selling spices and lentils on the side streets. In the morning the retailers sell, while the wholesalers are there through the day. The wholesaler has stock of about 500 kg of potatoes and 20 kg of other vegetables. The retailer on the other hand would have only a few kg of each vegetable (**Box 10**).

Box 10: Wholesale Vegetable Shop 1

The items sold in this shop are potatoes, onions, green chillies, ginger and garlic. The potatoes are brought from the cold storage in Burdaman. A truck delivers the potatoes to the wholesalers. The potatoes also come to Bolpur by train and the wholesaler gets 3 days of interest-free credit. About 100 packets of potatoes (50kg each) are bought at Rs.720/quintal and sold at Rs.740/quintal. Retailers buy from his shop. The middlemen supply the rest of the vegetables of about 20 kg per day. The shop owner has to hire labour to bring the vegetables (head load) from the middleman to his shop. He hires about 4 labourers and has to pay them about Rs. 4/quintal

that they carry from the middleman to their shop. The shop is rented out. All the payments are made by cash and he does not have a bank account.

Potential interventions include increased access to credit and post harvest technology in direct access to cold storage where retailers can probably expect a better margin than Rs. 20/quintal.

Box 11: Potato Seller

The seller comes from Kollanpur village, 12km from Bolpur to sell potatoes in the Bolpur market. He buys left over low quality potatoes from cold storage units at Rs.160 per bag (60 kg per bag) and sells it at Rs.4 per kg. He earns Rs.240 per bag. He transports the potatoes using a cycle cart from the wholesaler to Ghuskara village market. He also earns daily wages as a labourer.

Small retailers like the potato seller in Box 11 are more creative in being able to cater to different market segments and are apparently making better profit margins as a result.

3. Jhargram

The markets in both Medinipore and Jhargram were studied. Though Medinipore is the district market it is not very much bigger than the Jhargram market. Medinipore houses Vidyasagar College and consequently has a young population who expect the latest fashions in clothes. The Kharagpur market is the biggest in the area catering to populations working in industries and the Indian Institute of Technology.

Medinipore Market

The Medinipore market is a large market catering to the local clientele, selling everything from bindis to garments, cosmetics, cornflakes, and so on. This market contains two wholesale markets apart from the main market. One sold groceries and the other sold meat and vegetables. The vegetable market was initially separate from the fish and meat markets, but has recently been merged. Consequently space is limited presently occupied by 300 vendors. Lack of space limits growth and the volume of produce being sold despite an increased consumption of vegetables. Instead new markets have come up in a radius of 50-60km. They have low profit margins but there is no wastage. All the vegetables are sold. There is a potential for an increase of 25 percent in employment provided the limitation of space is overcome. In Jhargram and Kharagpur due to the national highway and greater connectivity more people buy from here.

There is a Hawkers and Small Traders Cooperative Society. The government is going to allocate land for the market giving preference to current members of the society. There are about 40 percent women selling in the market who buy their produce from other markets. Any product that is not produced locally sells at the same rate in all markets. Local products like potol sell cheaper locally and are priced higher in other markets. There is also scope to cater to food processing units in Jhargram who buy papaya and pumpkin. There is no demand constraint for processed goods, but smaller producers will find it harder to compete as they do not reap economies of scale. The scale required for processing units and cold storage unit are high with

large capital investments. For example the average investment for cold storage for flowers is about Rs. 8 crores. Food processing through rice mills will cost between Rs. 2-3 crores.

The Medinipore Broilers Association at Raja Bazaar sets prices for meat products the previous night. Around 8-10 quintal of live bird is sold per day. Private companies sell fish eggs to small producers, who in turn harvest fish and sell it to the wholesale market. Other potential linkages include those for animal husbandry. Mohammad Siddiq Qureshi represents a sector which has 80 such shops like his and claimed there was a growing demand for meat (**Box 12**). He sells meat from 5-15 goats per day and even up to 50 during season making Rs. 500-800 per goat. The goats are sourced locally but when in short supply, he gets the goats from Kolkata. If women have a large number of goats he is willing to buy from them and even arrange to pick them up. A woman can earn Rs 10,000 every three months through this sector. He claimed credit was a major constraint and that he had tried and failed to get a bank loan.

Box 12: Mohammad Siddiq Qureshi, Lal Kuthi Road, Midnapore Market

This man sells mutton and his shop is located just outside the Gate Bazaar, Midnapore. He is willing to link with the SHG women to buy goats from them. He feels that from 100 goats, one woman can earn Rs. 10,000 if she sells it in three months with very little investment as the feed is simple and the only expense would be on medicines and vaccines. His maximum sales are during festival seasons or during times of weddings and during holidays. One of the problems that he faces is that the bank is unwilling to provide loans to meat sellers. He said that goats are cut when six months of age. The price of 1 live goat is Rs. 500-800. On a normal day, he cuts around 5-10 goats, which sometimes can go up to 50 goats during wedding season. A lot of meat shops are closing down because of risks from epidemics and fluctuation in prices.

Several retailers⁵ were willing to link to SHGs but Calcutta Tailors exemplified the more progressive among them. (**Box 13**) In contrast to Qureshi, Abdur Salem was not only training women SHGs through NGOs in tailoring, but was also interested in helping them start their own business rather than expanding his own. He felt there was a dire shortage of skilled tailors and therefore a real need for training, for which he was willing to act as a training resource person.

Box 13: Calcutta Tailors, Tailor Shop, Mr. Abdur Salem Khandar,

Mr. Khandar is a very enterprising man facing a serious shortage of good tailors who has been in the business for the past 21 years. He wants to employ people who are willing to diversify their skills from stitching to knitting, zari and embroidery. In his perception, people were uninterested in working and unable to hold on to their jobs for more than a few weeks. He has linkages with 25-30 families from nearby villages. His customers are from four nearby districts and he has opened two shops in West Medinipore to keep up with the demand. The highest demand is for salwar kameezes, mostly from college students. He was more than willing to help women from SHGs, both as an employer as well as a trainer and resource person. He explicitly said that he was not interested in usurping business, but wanted to generate employment and new businesses.

He along with several others can be listed as resources either in a resource directory or used in workshops. Stores like Pujarini sell branded products mainly (**Box 14**). Furthermore they are

⁵ Interview with Sudeep Banrejee, Jhargram paper mart; Pinto Sarcar, Rice shop and Amol Saha, garments shop

accustomed to wholesalers providing them high quality products with credit. They are also used to testing a product before placing orders. Thus the potential to link to SHGs is low.

Box 14: Pujarini Stores, Midnapore Market, West Midnapore

The store owner while helpful and willing to link with SHG women to buy their products mainly stocked branded goods. He was open to buying some products like rachis, handmade cards and gift items from SHGs. He was willing to sell SHG products like soap and phenyl provided the quality was good failing which he would be unable to sell them. He sells some local brands of soap like Safed and Power, which he felt women could buy from him in bulk and sell locally.

Given that their speciality is branded products from formal industries, the team searched for shops more suitable for small scale and cottage industry products. These included small kiosks and small grocery shops which stocked unbranded products. (Box 15) which represents linkages for SHGs to sell products such as local snacks and leaf plates that they do not have to brand.

Box 15: Spices Shop, Medinipore Market

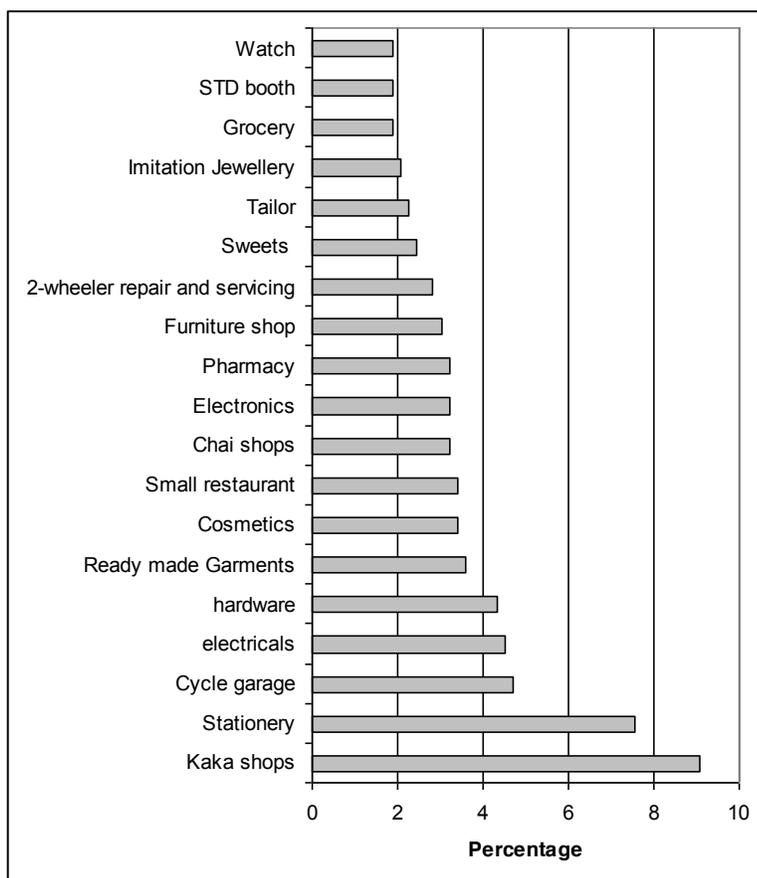
This shop sells spices like ginger, garlic, chilli and turmeric powder and snacks. Other local delicacies, like *bori*, *murki* and chowmein are also sold. Packets of sal leaf plates are sold at Rs. 3 and Rs.4 per packet of 20 for unfinished and finished plates, respectively. Murki costs Rs. 28/kg, bori is Rs. 90/kg and chowmein is Rs. 24/kg. A local product is a sweet made purely from sugar, which sells for Rs. 28/kg.

Jhargram Market

Figure 2: Type of Shop, Jhargram Market, Jhargram

Jhargram market is characterised by a large number (about 9%) of small kiosks (kaka shops). This is followed by a high proportion of stationery stores (nearly 7%), while cycle repair, garages and hardware constitute about 5% each of the market. The other prominent businesses include ready made garments, cosmetics, restaurants and small chai shops (each about 3%). Readymade garments have low profit margins. Gamchas sell the most followed by saris. In Jhargram about Rs. 1,00,000 worth of vegetables sells daily and Rs. 3,00,000 in Kharapur.

In Jhargram because of the influx of readymade garments, a number of tailors are concentrating more on repair of old garments rather than tailoring new ones. Several reported having to diversify to selling sewing machines and textiles. They claimed there is more potential for tailoring in villages rather than in city markets. Tailoring has spread heavily into



rural areas. Rural tailors do not have to advertise or set up a shop because the moment the women buy a machine everyone knows that they stitch clothes. Everything is word of mouth in the villages therefore there is no advantage either in the form of visibility of a shop or advertising in a village. Setting up a shop is more complex than just doing tailoring and the urban tailors recommended for women to cater to their own village markets although it is a limited clientele. The paper mart shop keepers said there was scope to set up stationery shops in villages. Rice shop owners felt that profit margins on rice were too low and advised against setting up rice shops in villages. If a rice shop is set up in a village, it would have to sell other things such as cereals in order to not run into losses.

Overall, potential SHG businesses include tailoring, stationery stores where SHG women could either sell to retailers in the Jhargram market or set up a store in their own villages. See Figure 2. Alternatively, they could also run kaka shops or restaurants in the Jhargram Market. Jhargram market differs from Amta 1 market because of its proximity to the highway, which therefore is dominated by small kaka shops, restaurants and vehicle-related shops. Comparing Bolpur to Jhargram shows how better infrastructure can significantly contribute to improved markets.

Tribal Haat

A tribal haat is held once a week where local goods are produced and sold like saris, gamchas, vegetables, torches and other basic items. Vendors also sold products from Bada bazaar in Kolkata. Only three women sellers were in the market, selling mainly bamboo baskets. Producers target local markets for retailing their goods as very little quantities are sold in the tribal haats.

4. Tamluk

Purba Medinipore district has fertile soils and therefore relatively lower levels of poverty. This is reflected in Tamluk markets, which are full fledged markets, with everything from vegetables to electronic goods to jewellery. According to SHG women, local markets are also well-stocked. Potential in Tamluk is in services rather than products. Two stalls sold bamboo products. One man sold bamboo mats and four women together sold bamboo baskets of varying sizes (**Box 16**).

Box 16: Baskets and Mats

A man sells mats in a makeshift shack sources them from Shabang, a tribal area. He also buys coloured mats from middlemen from Chennai at Rs.820/- for 40 pieces which are transported by lorry and stored in a rent free godown. His profit is about Rs.10 per mat. He only sells on market day. Five to six people collectively purchase mats since it is more economical to share transportation costs. There are about 500 – 600 people who produce and sell mats. He purchases 200 mats per week. A middleman brings the baskets by lorry or bus to a place 50km from this market. From there it is brought to this market. One woman said that a middleman transports goods as it is impossible for them to do it. They buy from local basket producers and from middlemen. The middleman takes about Re.1/- extra per basket. Sometimes the people who make the baskets come to a point where she buys from them directly as this is cheaper. Different sized baskets are made by different people. Mats are transported by bus and she sells at Rs.35 – 40 per mat. She earns a profit of about Rs.2/- per mat. Four women who are neighbours in the

same village collectively buy but sell separately. These women also work as agricultural labourers.

Shops are small and though they do sell expensive white goods, the brand range is small. A weekly market mainly sells mosquito nets and clothes. Mosquito nets are made both locally and imported from Bangladesh. Material is sold by the metre and nets stitched at home. Readymade nets are also sold. There is a large potential for internal markets. The baskets are bought from Medinipore. The federations can tap internal markets by organising sale across federations with the Medinipore federation sourcing the baskets. With some design elements, colour mats can be sold with higher profit margins as these mats are now coming from Tamil Nadu.

Women's Perceptions of the Market

This section looks at the markets from the women's point of view. This gives insight in to the local situation and changes over the years.

According to women, markets in Bolpur have changed for the better in the past few years. Today there is electricity and roads have improved. It has become easier to buy and sell products because of better transportation of people and goods due to improved infrastructure. Unlike before, selling is done from shops, not the roadside. Luxury items like creams, beauty products and electronic goods are locally available. Education has contributed. Today shop keepers have cell phones making business more efficient. Mini markets, earlier absent, have now started in villages. Accounts are computerized. Earlier markets were open only twice a week but now every day. Today salesmen sell door to door, not the case earlier. Earlier puffed rice was made in individual houses, today it is processed and bought from mills. However, mud pots, bamboo and cane products are harder to sell with the introduction of alternatives. The cost of cotton garments has increased. Capacity for production is higher today and women cannot compete with large producers with branded products, which people prefer and which are sold at lower prices.

Market changes in Tamluk reflect greater availability of products. Eight years ago only goods produced in villages were sold. Today chemists, as well as edibles and consumable items, earlier only available in district/ taluk markets, are in village markets. Education and the economic status of people has improved. More awareness has changed tastes, needs, desires and consumption patterns. Rural populations have a changed dress sense and consume products like Maggi noodles because they have tasted it elsewhere. With improved sanitation, phenyl is used to clean bathrooms and toilets. Because of more purchasing power, cosmetics, medicines, cycles and cold drinks are consumed. But still electricity supply is inadequate. White goods, cooking gas and plastic chairs (furniture) are in more demand. Carpenters are unable to find work as cheaper, lighter and better looking plastic chairs and tables are preferred.

Overall, markets are characterised by aggregation and the strong hold of cartels. Another key factor is constant flooding which makes insurance of businesses vital. The government will have to play a role in opening up of the markets for the poor. They would have open up market space and licences. The consumer market in villages is picking up with people becoming more brand conscious. It is therefore important for SHGs to start seriously considering the option of creating their own brands and be given training on branding.

SHGs and Federations

SHGs and federations were assessed on the basis of current income generating activities (Table 3), the engagement of federations in businesses, access to loans, training and family support. Most SHG women were involved in some income generating activity (IGA), done as a group or individually, many of which were agriculture-based activities, handicrafts or embroidery. The SGSY programme allows one group to engage in one to a maximum of three activities. For groups to get credit through SGSY programme they are graded. Grade I groups are eligible for loans of the amount of Rs. 25,000. It takes about a year for the groups to reach Grade I. When groups go through the second round of grading and reach Grade II then they are eligible for the SGSY loan (a maximum of Rs. 2,50,000 as well as subsidies).

Ages and strengths of SHGs and federations varied. Tamluk had the oldest SHGs (seven years old) and federations (a few years old). In Bolpur, SHGs were three years old and the federation about a year. Federations in Jhargram and Amta I were two years old.

1. Income Generation Activities:

While agriculture and allied activities are constant in all the federations, in Amta I and Bolpur there was also speciality products such as handicrafts and zardosi.

Table 3: Current Income Generating Activities

Amta I	Bolpur	Jhargram	Tamluk
<i>Primary activities</i>	<i>Handicrafts:</i>	Detergents	<i>Agriculture & Allied:</i>
Poultry	Kantha stitch	Sal leaf plates	Rice Processing
Fisheries	Batick work	Sheep	Vermicompost
<i>Secondary activities:</i>	Leather work	Goatery,	<i>Animal Husbandry:</i>
Zari,	Appliqué work	Bamboo goods	Poultry
Embroidery,	Soft toys	Weaving	Goat and Pig Rearing
Food production	Jute products	Dairy	Milch Cows
<i>Tertiary activities:</i>	<i>Animal husbandry</i>		Fish Culture
Jewellery	Goats		<i>Handicrafts:</i>
Batik garments	Cows		Zari Work,
<i>Other activities:</i>	Pigs		Hair Processing,
Readymade garments	Poultry		Nurseries
Bori making	<i>Agriculture & Allied:</i>		Wool Knitting
Chilli and turmeric	Nursery		Tailoring,
powder	Paddy processing		Agarbatti
Papad	Puffed rice making		Bori Making
Pickle			Beedi Binding
Tailoring			Pan Patha Processing,
			Handloom Weaving, Bouquets
			Mid Day Meals

The groups in Jhargram were not able to list very many activities as there are no Grade 2 groups.

Amta I

In Amta I, a range of activities were observed: 104 groups involved in food processing, 53 groups in goat rearing and 22 groups in nursery activities⁶. Women are assigned to activities based on their skills. Groups have a credit line arranged by DRDC from where they can borrow money they require return it later interest free.

Groups are involved in manufacturing and are used to taking orders to produce. Therefore they do not know the market rates. This is the difference between the SHG women and people who sell in the markets. The situation of women involved in the zari business is identical. They are given raw materials, do the work and sell it to the middleman. Sometimes NGOs are involved in marketing. Women felt that if they were given more information on how to run a business and on marketing then they would have the confidence to go on scale and sell directly in markets, while the middlemen and big entrepreneurs will run into losses.

The Mother Teresa Cluster of SHGs has production units for readymade garments, food processing, embroidery and zari work. The group was trained in food processing, zari and paddy husking. The production unit began in November 2006 and received a loan of Rs. 1,40,000 for tailoring. Their readymade garments unit is involved in embroidery on saris and makes women's garments like sari skirts and blouses. They have a noodle making unit and paddy husking unit. The food processing unit made a number of products:

- Bori, made of certain cereals, is sold for Rs 4 per 100 grams.
- Chilli powder, sold for Rs 12 per 100 gm and turmeric powder sold for Rs 6 per 100 gm.
- Papad is sold for Rs 84 per kg
- Mango pickle is a seasonal product, sold only in summer

In the embroidery unit, women are involved in sari embroidery, stitching sari skirts (costed at Rs. 47 per piece), blouses and so on, made to order. Some women in the Mother Teresa Cluster are also involved in a sari painting unit, run by a local man in the village who employs 150 people.

Women in SHGs are repaying their loans except when natural calamities impact their incomes. During flooding, they earn alternative incomes through kitchen gardens and fishing. Poor book keeping and irregular savings are internal problems groups face, one reason they break up. Counselling helps solve problems faced by groups, a role played by federations in Karnataka.

Women do not market goods themselves as many are involved in agricultural activities and have no time. They say that they are able to do producing and local marketing and to market outside local markets, they need support. The men in their families do not object to them travelling for work. Women are willing to travel for training for 3-5 days and in time even for longer periods.

Bolpur

In Bolpur, groups are involved in handicrafts (50 percent), animal husbandry (35 percent) and rest are in agriculture and allied activities including nursery, paddy processing and puffed rice

⁶ Data provided by PRD Cell, Howrah ZP, 2007-08 on Product Profiles of the Swarojgaris

making. In handicrafts, groups engage in Kantha work on saris, batik work, leather embroidery, appliqué and production of soft toys and jute products. Other groups rear goats, cows, poultry and pigs. Vegetable vending and jams/jellies/pickle making are other activities. Interestingly, in spite of West Bengal importing milk, very few groups have initiated dairy activities, because cows are not very productive. Those who started dairy, have invested in better breeds of cows.

Generally, one group takes up one income generating activity. One group grew vegetables in their houses, brought the vegetables together, and sold door to door in the village, at local haats and directly in markets, but on smaller scale. For goat rearing, women buy goats from middlemen for about Rs. 500 and sell goats to other middlemen for about Rs. 1,200 to 1,500 each, after rearing them. For activities like nursery, involving 50 groups, panchayats, the main buyers, put out notices for the number of saplings and varieties they require. The groups have to bid in the tender process. The groups use fallow land belonging to SHG members to grow saplings. They buy seeds for Rs. 8,000, hire labour to dig the land, nurture the saplings for about three months and then sell about 30,000 saplings to the panchayat for Rs. 45,000. The profit is then distributed equally among all the members.

In their IGAs, women identified space, storage of raw materials, marketing and middlemen as their main problems. They do not understand the markets so do not know how or where to source cheaper raw materials from. Women said that if there was direct marketing they would make bigger profits. The women claim they are scared of markets, cannot go to markets on their own and the middleman or the Mahajan is akin to their protector.

Jhargram

In Jhargram 16 groups are involved in production. The Sapdhora GP sanghas produce detergents (one group), sal leaf plates, bamboo products (four groups), and engage in weaving (one group), sheep and goat rearing (20 groups). The SHGs reported many problems such as lack of awareness, skill training, marketing, and internal conflict. Some groups, such as those involved in bamboo products, are suspicious of each other and would prefer to work individually and not as a group. Some groups have more than one activity. Some groups share profits while others do not. This could lead to potential conflict over reimbursement for unequal amounts of work done by different group members.

Tamluk

In Tamluk, women are involved in group and individual activities. The main occupation here is agriculture. Other occupations are zari, poultry, hair processing, goat and pig rearing, milch cows, fish culture and handicrafts. Group activities include pisci-culture, goat rearing, dairy, poultry and nurseries. They are also engaged in rice processing, wool knitting, tailoring, agarbatti, handicrafts, vermicompost and bori making (a type of snack). Individual activities include beedi binding, pan patha (processing betel leaves to make them sweeter), handloom weaving, bori, flower arrangement, book binding and puffed rice. They also cook mid day meals in schools. The women explained three of the businesses, pisci-culture, goat rearing, and rice processing, in detail (Box 17, Box 18 and This illustrates the potential for more profits by direct sales and sidestepping middlemen.

Box 19).

Box 17: Pisci-culture, Tamluk

Fish rearing is done in four stages. The first stage is where they rear the eggs till they develop into small fish. These fish are sold to businessmen who in turn sell it to people in other districts who rear them into bigger fish. At each development stage, fish change hands and are transferred four times in the whole cycle. Each stage of the process requires different sized ponds and water, and each time it is sold and bought by different people. One woman, with a lot of space handled the fish across all four stages. When the market is remote, the husbands sell the fish. When it is in neighbouring areas SHG women themselves sell the fish as head-loaders. They buy the eggs for about Rs. 500 for two bowls. They also spend Rs. 1,500 for fish feed and Rs. 500 to lease the pond. They pay Rs. 500 for labour and it takes one month for the fish to be ready for sale. They sell the fish at Rs. 150/kg.

This case points to the potential for a whole cluster of SHGs to take on all four stages of fish production and coordinate the business through the federation.

Box 18: Goat rearing, Tamluk

The women who rear goats either sell the live goat to middlemen or pay a butcher to kill it and sell the meat. They choose the more profitable of these options. The goat is also sold to a middleman who sources goats. Men do the selling because mutton selling is not seen as a job for women. They buy goats for Rs. 300-400 when they are 3-4 months old. They are reared till they are a year old and there is no cost involved. A male goat sells for Rs.1,400 and female goats for Rs.1,000. One goat weighs about 12-15 kg. During festival seasons women get Rs. 130-180 per kg depending on whether the butcher cuts the goat. He is paid Rs. 70 per goat.

This illustrates the potential for more profits by direct sales and sidestepping middlemen.

Box 19: Rice processing, Tamluk

Rice processing as an activity is done individually and in groups. Women buy paddy at a low rate from big farmers nearby and transport it in cycle loads. They used to travel only about 3 km earlier but now they travel 100 km to buy paddy. They then sell the de-husked rice to either wholesalers or directly, in which case they make more profits. When travelling distances to acquire paddy they factor in the selling price, the time and effort needed to get the paddy.

Collective sourcing of paddy, collective marketing and direct sales may lend to more profits.

Women have designed the label for their detergent themselves. Eleven women have received training in computers at the computer centre. Products were given names like 'Diamond' for detergent because they *'liked the name'*. The customer segment or relation to the market or the product was not taken into consideration in branding. Some products have the government's name to indicate government support. This indicates the need for training on branding.

Overall, women reported problems understanding the markets and pricing. When confined to local markets they are not quoted the correct price and profit margins are less. Because they do not have help they cannot travel far to sell their products. They want training on markets and packaging, what customers want and skills training on machines used for zari work.

2. Potential Businesses

While most women wanted to start businesses based on their current skills they were able to list a range of potential businesses based on what they would like in their local markets. (**Table 4**)

Table 4: Potential Business Activities

Amta I	Bolpur	Jhargram	Tamluk
Up-scaling current activities	Puffed rice	Candle Making	Mobile Servicing,
Service sector such as nursing homes and hospitals	Laddoos	Puffed Rice	Computer Maintenance
Mid day meals	Mushroom cultivation	Paddy Processing	Repair of Cycles
Spices	Herbal medicine	Big Bamboo Basket,	Repair of Motor Cycles
Snack shops	Leather bags	Midday Meals,	Para medical services
	Paper packets	Sal Plates,	Medicines From Betel Leaves
	Cane work	Soap, Spices, Agarbatti,	
	Pictographs	Tailoring,	
	Duck rearing	Spare Parts for	
	Chicken rearing	Machines,	
	Milk	Sale Of Machine “Dice”	
	Sindoor	For Sal Leaf Plates,	
	Sanitary napkins	Exercise Books For	
	Saris	School Students,	
	Blouses	Stationery Items	
	Sweaters		
	Ornaments		
	Cosmetics		
	Alta		
	Incense sticks		
	Hawai chappals		
	Perfume		
	Soaps		
	Candles		
	Retailing		
	Beauty parlour		
	Tailoring		

Amta I

Women wanted to up-scale current activities and wanted training in marketing and management. They also wanted to make mid-day meals or start a snacks shop. The women and shop-keepers saw potential in the service sector, especially those lacking in their area such as health care. Readymade garments stores were willing to buy garments made by women and sell them.

Bolpur

In Bolpur, women wanted basic necessities to be made available. They also knew which markets to target other than the local markets, such as local melas and festival related markets. Women

expressed a need for training to go up the value chain. For example they said that if trained in medicinal plant use they could make and sell medicines in their villages. They saw specific market niches for tailors for women's clothes, and a beauty parlour in the villages for specific services such as cutting hair, colouring hair, eyebrow shaping and facials. They listed other forms of support for instance a cooling plant to store milk.

Jhargram

In Jhargram the women listed potential activities such as making candles, puffed rice, big bamboo baskets, midday meals, sal plates, soap, spices, agarbatti, sari blouses, skirts and also spare parts for different machines. They want to sell sal leaf making machine "dice", exercise books for school students and other stationery items. Some women are already involved in puffed rice making. One woman in this business now earns about Rs. 1,000 per month. She said that there was a large demand for puffed rice but needed to invest an additional Rs. 9,000 to take advantage of this demand. To build a large scale puffed rice unit, women needed a loan of Rs. 50,000 to pay for a machine (1 machine costs Rs. 1,500) and raw materials. Ten women can earn Rs. 1,000 each per month and repay the loan within a few months.

Tamluk

In Tamluk, women said that most basic products were already available in their villages and instead identified services they would like to get or start. They knew the new trends and areas they would like to get into including electronics, repairs and other service sector areas.

3. Use of Federation in Business

While SHGs have been federated at the gram panchayat and block levels there is minimal use of the federation in the IGAs. In Tamluk SHGs use federations to sell their products. SHGs use the clusters to buy and sell products. The federation can provide an ideal platform for women to scale up activities and aggregate for purchasing raw materials and selling products or services. Federations can negotiate better prices and be the platform for women to reach bigger markets.

Amta I

Currently the federation has not been used yet for purchasing or marketing. However, they have considered buying raw materials like cloth for sari skirts, wholesale from the market for the entire federation. They feel that the federation needs to discuss these problems to act on it. The women felt that three women per cluster should be trained on marketing, not just women from the block federation. There are approximately 25 good trainers who can be trained on marketing.

Bolpur

In Bolpur, women have no experience in collective marketing or selling through the federation. The exception is when the federation organises selling in a fair or mela. Then they decide where and which SHG goes to fair. They do not have a common marketing center. But it is planned that

one room in the federation building will be used as a store. Investment will be needed to install counters and displays. No group purchase exists among the SHGs either.

Jhargram

The federation is not being used for business or to access loans.

Tamluk

Presently, all handmade items are sold only in the federation. The cluster collects and sells the items to the federation who in turn pay 50 percent in advance and 50 percent after sale. The money is divided based on the labour put in. About 50 percent of profits are saved and 50 percent distributed. They do not buy raw materials as a federation. At the cluster level they are involved in making detergent powder and jute products and buy raw materials at that level. Some SHG products made and sold include readymade frocks, blouses, zari work and embroidery on saris, handicrafts on jute, woollen scarves, crochet shawls, agarbatti, bindis, hairclips, hand woven towels and emergency lights.

4. Access to Loans

Access to credit is a major constraint poor women face in starting businesses. Because these are SGSY groups, they have access to loans. Yet banks are reluctant to lend to the groups. One solution identified is setting up of credit cooperative societies in each federation.

Amta I

In Amta I women have received loans from NABARD. The tailoring unit has received a bank loan of Rs. 41,000 of which they have repaid Rs. 35,000. The bank has not issued a repayment schedule, but women have themselves decided to pay back a certain amount each month staggering payments over four years. By looking at the passbooks the federation can assess if the groups are repaying or not, either bank or internal loans. Internal loans are given at a monthly rate of 2%.

Box 20: Savings and Loans, Amta 1

- Total savings = Rs.18,10,774
- Savings per group = Rs.6,222
- RF amount = Rs.66,25,00
- RF amount / 1st grade group = Rs.22,923
- Project loan = Rs.90,74,808
- Project loan / 2nd graded group = Rs.65,759
- Project grant = Rs.72,36,108

Bolpur

Women in Bolpur said access to loans has improved. They borrow from their SHG at an interest rate of 2% quanta up to 4 times their individual savings. The group earns money from interest charged. Repayment is in instalments and women are given 3-12 months to repay loans. This varies from group to group. In the case of a defaulter, group members sit down with the defaulter to understand her reasons and try to help her. In a worst case scenario, the defaulter's group membership would be cancelled. There are no defaulters to date. About 80% of the women have taken loans from their SHGs and the rest have not felt the need. Banks give loans only to the SHG, not to individuals, because they feel more secure lending to a group as the chances of

recovery are higher. If an individual woman is unable to repay her bank loan she will have to mortgage her assets, which she rarely has. This makes her a more risky prospect for bank loans.

Jhargram

In Jhargram sal plate making, weaving and ironing units have received loans so far. Some groups have repaid their loans, others have not. Loans have been distributed equally among themselves. Income is yet to pick up and therefore when bankers check the accounts they are not happy and do not want to lend further to these groups. Groups were under the misconception that it was government money that did not have to be repaid. Now, after some persuasion women are repaying loans but are not interested in taking any more. Some SHGs do not want to return the loan even though they have been told that it is not a subsidy.

Tamluk

In Tamluk women used to have problems availing of loans from the national bank. But now that they have their own Credit Society, getting a loan is not a problem any more from the Society or the bank. The Credit Society charges a 1% interest per month. Non-SHG members take loans from moneylenders. Loan amounts vary between Rs. 2,000 and Rs. 50,000. Interest rates are 8.5% and 11% for loans below and above Rs. 50,000, respectively. The credit society started because the banks were not supportive of lending to SHGs. The idea for a credit society came from the government. The Credit Society was registered on November 2006 and started functioning in March 2007. The Society is a member of a Cooperative Bank. They have an account with UBI. If there is a fund crunch they can borrow from the bank.

About 509 SHG members make up the federation. The credit society has a board that works independently of the federation. This board was trained in banking. The credit society has 3 employees, all of who are on the pay roll and independent of the federation, a cashier and an accountant, who are SHG members, and a male manager, an outsider. The P & RD department decided to appoint a man from outside, despite objections from SHG women who felt that they had qualified women among them with a Masters, who could act as manager. The Credit society has 343 SHGs as members. Each SHG deposited Rs.2000 initially and purchased a share at Rs.400. Each member saves Rs.2 per month. Over and above this they pay Rs.10. The SHGs already have bank accounts, which they are slowly shifting to the society. They currently save 40% in the bank and 60% in the Society. The SHG members save with their groups and the groups save with the Society. The Society in turn gives loans to the SHGs who provide loans to members mainly for businesses. An individual cannot take a loan directly from the Society.

Loans have also been given for group activities such as jute, agarbatti, phynoyl, soap detergents among others. The loan amount depends on the amount saved. Currently they are allowed to take loans 6 times the amount of their savings. They charge an interest rate of 12 percent per annum and the loans are to be repaid within 15 months. Penalty charges are Rs.2 per Rs.100. A grace period of two months may be given based on the reasons for the delay in repayment. If a business fails due to natural causes like illnesses among animals, the woman is given time and maybe another loan to start again. The Society also intends to train women on veterinary practices and on choosing healthy animals.

Fifty five loans have been given so far (**Table 5**). Recommendations for loans are need-based. The group checks if the recipient of the loan is a defaulter or already has a bank loan and if she has repaid. The cluster is responsible for ensuring that loans whether individual or group is recovered. As of now there are no defaulters. Women reported that in the case of a defaulter, they would utilise peer pressure to recover the loan.

Table 5: Loans taken from the Credit Society

Activity	Loan amount (Rs)	Number of SHGs
Pisci-culture	5,000 to 20,000	16
Zari work	6,000 to 16,000	6
Poultry	6,000 to 15,000	12 members
Dairy	7,000 to 16,000	7
Cycle Rickshaw	30,000	1 member
Goyna Bori (decorative dumplings)	4,000 to 10,000	2
House Repair	7,000	1 member
Higher Education	12,000, 10,000, 8,000	3 members

6. Training

SHGs have received basic training from government, federation and external resource persons (**Table 6**) on SHGs maintenance, but have not received EDP or marketing training. When women start their IGAs they have been given training in skills on that particular activity. Women prioritised the need for skills training on particular activities. Each federation has a pool of trainers. These trainers are at two levels. The first level trainers can become the master trainers and the second level of trainers can also be brought in to train. Women analysed different trainers and felt the federation trainers were the best. MOVE training, as planned, will capacitate the federation trainers to train the SHGs.

Table 6: Training received by SHGs

Amta I	Bolpur	Jhargram	Tamluk
Basic training on SHG formation Book keeping Handholding	Monitoring of SHGs Maintaining the cluster Skill development Bank related training	BOP training on social issues, child education, Handholding training: maintain registers, cash books, handbooks, passbooks, leadership, social issues (polio, child care, school dropouts) sal patta making	Skill development training Capacity building Banking How to form groups Handholding Computer Catering

Amta I

SHGs have received only basic training thus far and want more specialised training. They need skills training in tailoring, food processing, nursery, knitting, kanta stitch, jute, fisheries and so on. They also need training in marketing and management. In marketing they want to learn how

much to invest, how to link to markets, how to make profits, how to transport, salesmanship, how to speak to customers and how to approach retailers. According to women, government trainers provide theoretical training while federation women are better as they have more ground experience. They say that they will be able to replicate training themselves if they see federation women providing it.

Bolpur

Women in Bolpur analysed the difference between government and federation trainers. Overall they were happier with federation trainers but felt that these trainers needed more information on government schemes and so on (**Table 7**).

Table 7: Analysis of Trainers in Bolpur

Training from Government	Training from Federation
<ul style="list-style-type: none"> • Distance and gap between trainer and women, therefore women do not feel comfortable communicating with trainer. • Training environment very formal • Speak fast • Examples not relevant to their situation • No time to clear doubts or to ask questions • Lecture method and non participatory 	<ul style="list-style-type: none"> • There is no gap or fear and therefore women are able to talk comfortably. • Training environment is informal • Trainers understand their problems • Clear their doubts and answer questions • Participatory • Need more technical knowledge • Do not know about government schemes

Areas identified for training include banking, maintenance of cash books and loan registers. The women said that book keeping and accounts are important to keep all transactions transparent. They need training in book keeping; not all the women are trained, just a few women in each group got the training. They feel that all the women should be trained in this area. They felt that travelling away from home for training was difficult but although it was difficult to stay overnight they would manage. In the end they said, income generating activities cannot be done at the cost of the family and house work.

Jhargram

In Jhargram too they have received basic training on SHGs and some skills training. Some women were not aware of any training having been given. They say that they were not present however it was found later that the groups were present, but some individuals were not.

The women felt that it would be better to train the entire SHG at a time rather than just train two members from each group. Only 5-6 SHGs are literate. For further training they do have some limitations such as low literacy rates (only 1/10th of the women are literate) and therefore they cannot maintain their records and registers. There is a lack of leadership and they foresee problems once money comes in. Not all groups have repaid their revolving fund loans and federation leaders find it difficult to convince women to repay. They want training on book keeping because they have to pay for a literate person to keep their books. They have a problem with attendance during training. There are 5 federation trainers and 5 government trainers.

Tamluk

Table 8: Analysis of Trainers in Tamluk

Government Trainers	Federation Trainers
<ul style="list-style-type: none"> • Train only half the hours they are supposed to • Train from books but try to localise the training • Women go to sleep during training but training still continues • Not comfortable when men train as they do not connect with women • Give time-bound training • There is distance between trainer and trainees • Use a lot of English in their training 	<ul style="list-style-type: none"> • Federation trainers are women and connect to the trainees • Women can speak freely with the trainers

The women in Tamluk felt that the gap between the trainer and trainee is high when it is not the federation women conducting the training (**Table 8**). When federation women train and see a woman falling asleep they change the pace of the training to engage the women, unlike the government. Often, government trainers do not know the ground realities. Women, however, did give them credit for trying to understand the local situation.

For any new training the women feel demonstration is better than lectures. They also felt that trainers need orientation before training. The length of the training should increase from 2 days to 3-4 days and should be residential. The women said that they needed more handholding and for the trainers to observe the trainees. The women here would be able to travel for training as their men folk would be able to pick them up in the evening. Here the husbands are supportive enough to take care of the household activities while the women have gone for training.

The secretary of the Credit Society says that she and SHG women both need training on book-keeping. Fifty percent of SHG members are illiterate, which is an impediment to further training.

7. Family Support

For a woman to be able to travel for training and to start a business it is important that she has the support of the family and the community. In general women felt that families would be supportive of their travelling for training and their businesses. In Amtal and Jhargram women did not talk about any family support.

In Bolpur, women said that families would be supportive but they would have to make clear arrangements in advance. Though husbands are supportive of women earning money since women who travel for work are seen as clever and respected, elders are still not supportive of the idea of women travelling.

In Tamluk, the women felt that if the family supports the woman who has to go out on work then the community does not say anything. A woman who goes out is respected because there is a perception that she can speak well and must be earning a lot of money.

Trainers

For any training to be successful, the trainer has to be good. For a project to go on scale it is important to have a pool of trainers to conduct training effectively as master trainers. For MOVE, too, it is important to have good trainers in each federation to replicate the training for the SHGs. Table 9 gives the number of trainers currently available at each federation.

Table 9: Number of Trainers

Amta I	Bolpur	Jhargram	Tamluk
Block level – 9 State level – 2 GP level – 2 for every GP NGO trainers - 18	Level 1 – 18 Level 2 - 86	Government trainers - 5 Federation - 5	Level 1 – 12 Level 2 -

1. Background

In Amta I there are currently 9 block level trainers none of whom are training at the moment. Training is conducted by either government or NGO trainers. There are also two state level trainers and two trainers for every gram panchayat. The NGO⁷ trainers have been training for the past 10 years, while federation trainers for the past 2-5 years. Trainers use flip charts, boards, video cassette, and other audio-visual modes for training. The NGO has conducted most of the basic training including training on women's rights and SGSY⁸. A lawyer was arranged to train them on governance issues. Women said that 25 trainers could be made available from their federation who can train between 30 and 40 women at a time.

In Bolpur though the trainers have been training for 3-4 years, they have only recently been formed into district level trainers (DLT) receiving their first training in December 2006 by government trainers. Earlier the panchayat used to call them on an ad hoc unpaid basis to train SHGs. They were chosen because of their involvement with SHGs and their confidence.

In Jhargram, on the other hand, five were government trainers and five federation trainers. The federation president is a trainer (the only one interviewed). She did not mention any specific limitations and is willing to travel for 7 days at a time to train. She has been training for a very short time: for 3 days in BOP and hand holding.

In Tamluk, the women have been training from one to four years. They have been trained by government, banks and a NGO called SPADE and are confident of their training methodologies.

2. Training Conducted and Methodologies Used

SHGs have been trained in a variety of subjects (**Table 10**). Jhargram with very few federation trainers received the least training. In Amta I and Bolpur SHGs have received similar training by federation trainers. In Amta I, one NGO has played an important role and trained the SHGs in

⁷ Ranapara Gram Bikash Kendra is the NGO in Amta I.

⁸ Swarna Jyothi Gram Sansad Yojana

law and other issues. In Tamluk federation trainers conducted most of the training, which included SHG management and social issues.

Table 10: Trainings conducted by Federation Trainers

Amta I	Bolpur	Jhargram	Tamluk
Savings Cost of production Resolutions Rules on savings Loans Book maintenance	SHG formation Book keeping Internal lending Bank loans SHG activities Handholding	BOP Handholding Skills training	Skill training Handholding training in book keeping, awareness, group dynamics, capacity building, group unity Formation of clusters Position of women before and after Formation of groups Book keeping Banking, opening of loan books, loan use Facilities available to the group Development after they form groups Development of social sector – sanitation, pulse polio, drop out children, plantation, dowry, drug addiction, kidnapping of women, child marriage, child labour, immunisation camp, family planning

In Bolpur 3 day training modules cover various topics. Trainers train for about 10-12 days in a month using different methodologies depending on the training being given. They have not conducted EDP or marketing training.

In Tamluk trainers though they have not conducted any EDP training have conducted skills training. The trainers check the trainees’ levels and subsequently use appropriate methods. Trainers prefer experiential training and feel that classroom training or lectures are not effective. The best way to conduct training is using participatory approaches (**Table 11**). Women want training on marketing.

Table 11: Training Methodologies used by Federation Trainers

Amta I	Bolpur	Jhargram	Tamluk
Posters Banners CDs Playing methods Street plays Role play	Stories Games Writing on the board Chart drawing Presentations Group work		Pictures and flash cards Stories Songs, Acting Role plays Participatory approaches

The federation trainers could handle a fairly large number of trainees at a time. In Bolpur and Amta I trainers can handle 30-40 trainees, and in Tamluk trainers said that they could handle 20.

3. Feedback Mechanisms

Through feedback trainers understand the efficacy of their training for which there are several mechanisms. In the four federations the main feedback mechanisms seemed to be inputs from trainers, peers or from the trainees themselves. Only in Jhargram there was no feedback mechanism but women trained by her seemed happy. (Table 12).

Table 12: Feedback Mechanisms

Amta I	Bolpur	Jhargram	Tamluk
From the trainees Assessment forms submitted to DRDC for external trainers	From trainees during tea and lunch breaks and by using smiley charts by questioning trainees after the training. Through follow up of trainees Observation by their trainers and colleagues Self evaluation	No feedback mechanism	Observation by their trainers Pre and post training evaluation of trainees Feedback from trainees at the end of the training

In Amta I trainers said that trainees evaluated them. While most trainers are open to criticism some are not and federation women have to keep their criticism to themselves. For outside trainers, assessment forms are submitted to the DRDC for evaluation.

In Bolpur, trainers talk to women during tea and lunch breaks to assess their training. At the end of the training the trainers recap the concepts and question trainees to assess if they have understood. They also use smiley charts after training sessions to assess levels of satisfaction. The trainers also follow up with the SHGs to see if they are implementing what was being taught in the training and collect feedback then too. They are observed by their trainers and colleagues who give them feedback. They have also been taught self evaluation techniques.

In Tamluk the trainees are assessed before and after training to measure changes. The trainees are asked to assess the training on the last day of the training. They are observed by trainers and colleagues who give them feedback. Till now they have not received negative feedback on their training but if they do, they try and understand the problem and change it around the next time.

4. Support for New Training

Each federation had some suggestions on the support needed to conduct new training, which could be materials or resource people.

In Amta I trainers said they would need handholding, materials like posters and movies on CDs with case studies to motivate women.

In Bolpur trainers wanted materials like flip charts, flash cards, and overhead projectors. They also felt that if resources were available to pay them then they would be more motivated and able to train and would be able to bring in resource people when needed. They want technical information, teaching materials and exercises, a detailed manual and needs assessment to cater to

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demands. They also need to know how to make a product, how to package and so on. They want training on computers as they have access to computers in every gram panchayat and have CDs which they cannot use. They want training on health, nutrition, HIV/AIDS and first aid because doctors are not available. They want family counselling and legal aid to solve family problems.

In Jhargram the trainer said that she wanted video cassettes and some modern equipment for training. Also, she would like demonstration and a manual before training women.

In Tamluk the trainers wanted manuals and other training materials such as schedules, books, cassettes, boards and CDs with case studies. Training should have visual aids.

Government and Bank Officials

Amta I

In Amta I, officials were open to the SHGs starting enterprises and were of the opinion that markets should be found for the existing products manufactured by women.

Bolpur

The bank manager reported that the SHGs are not promoted by banks because they do not have a programme for them. On markets SHGs, according to him can sell their products in a local fair. The lead bank manager felt that while SHGs were being formed and the bank were asked to lend to them, there were two main problems. One is that the SHGs themselves are poor at book keeping and the second is that bank officials who have to work with them at the grassroots level are not sensitive to or supportive of women. There was a feeling that the women are poor and illiterate and therefore do not know how to do many things. These officials have to be sensitised. While the main reason a bank rejects a SHG loan was because of defaulters, it was felt that the GP should play a more important role in helping the SHGs solve these issues rather than the banks. The bank manager felt that the women did not even know how to make a deposit in the bank. The women would visit banks only if accompanied by a panchayat member.

While all the officials felt that understanding the markets was important, they were more inclined to the idea that women should be given an opportunity to sell their current products but not necessarily go to the markets themselves. It was also felt that a market should be found/created for the women's products rather than the women produce/sell what the markets want.

Jhargram

In Jhargram the project director and staff seemed very open to MOVE. The lead bank manager also seemed open to SHGs starting enterprises but felt that the programme had not succeeded in Jhargram due to several reasons.

Tamluk

In Tamluk none of the officials were open or interested in MOVE. The prevalent attitude again was that there was a need to find a market for products currently being produced, not for women to understand the markets first and either produce or tailor their products to the markets. They were reluctant to allow women to shift their activities, especially handicrafts. In Tamluk the major livelihood activities are agriculture and allied activities. While the officials felt that they should concentrate on these activities the women wanted to move into the service sector.

The gram panchayat president was very open and supportive of MOVE. He wanted to link the SHGs to the panchayat programmes. He felt that internal markets should be developed first. He also felt that the MOVE training should first start in his constituency.

The bank officials in general seem reluctant to give loans to SHG groups even though in the rest of India the banks are approaching SHGs to give them loans, who are in fact turning down the loans. Given this reluctance to give loans and women would still have access to loans through credit cooperative societies. Government officials felt that banks lend to the SHGs but reluctantly because they have been forced to and as such do not properly monitor these loans. On the other hand, the bank officials feel that the SHG women are poor at book keeping and do not understand banking transactions. They simultaneously admit that the staff in contact with the women are not sensitised to work with them.

Women had not been given training (they are now) on bank transactions. They are dependent on the GP members to conduct all bank transactions. The reverse is also true, the banks do not want to deal directly with the SHGs and want GP members to mediate and solve problems. For any of the compromises the bank expects the GP member to negotiate with the SHG and the woman's family. They are not willing to talk to SHGs themselves, nor are they willing to let the SHG sort out the problem within the group. Therefore if the GP member does not have time to mediate, the SHG does not get the loan. There is a lot of political influence right down to the individual lives of the people. This is a reflection of the SHG concept being new in West Bengal.

Implications for the Implementation of MOVE

Table 14 provides the results for the criteria used for the evaluation of each site for the feasibility of MOVE. This was the basis on which the federations were selected for the pilot and for the redesign of the next phases.

Criteria	Amta 1	Jhargram	Bolpur	Tamluk
Strength of Groups	Medium	Weak	Medium	Medium
Strength of Federation	Medium	Weak	Weak to medium	Medium
Attitude of trainers	Open and willing	Average	Open and willing	Average
Strength of Trainers	Medium	Weak	Medium	Medium
Number of Trainers	High 9 SHG & 18 NGO	Low 5 SHG & 4 govt	Medium 18 SHG & 2 govt	Medium 12 SHG & 2 govt
Number of potential trainers	Medium 5 SHG & 4 NGO	Low None	Low 5-7 SHG	Low
Use of IT	Low	Low	Website	Low
Rate of Default	Low	High	Low	Low
Training on SHGs	Medium	Weak	Weak	Weak
Credit society	None	None	Planned	Exists
Proximity to and no. of markets	High	Medium to High	Medium to High	Medium to High
Market Potential	High	Medium	Medium (cartels)	Medium
Officials open to MOVE	High	High	Medium	Low

Overall Amta 1 rated the highest on market potential, strength of the SHGs and federations and strength and availability of trainers, followed closely by Bolpur. There is potential in Amta for micro enterprise due to the high connectivity, strong federation trainers and the existence of NGOs. While Jhargram was seen as a federation that needed MOVE the most, but there was one major drawback. The strength of the federations and SHGs was weak and come preparatory work would be required before MOVE could begin. It was then decided that the second federation to go forward in the pilot phase would be Bolpur.

Additional Application Areas prior to MOVE For West Bengal

Two additional interventions were decided upon to create a support base for MOVE.

Building Support for MOVE within District Government

- One was an orientation for the government officials. Originally, there was only one combined orientation before the pilot and in the redesign, a separate orientation for government officials is planned. This came from the need of building in support from the government at all levels and not just the top officials. Only after the officials know and understand what MOVE is about would they be able to extend the support needed at the ground level. It was also felt that because the government officials and the federation members would have different levels of understanding it was better to have separate orientations for both.
- Before this orientation took place it was felt that an exposure visit of select officials to see MOVE training elsewhere would be essential.

Creating a Core Group of Trainers: The MOVERS

Due to the small numbers of government staff, a core group of people who would be employed full time coming from each federation would create a base of support for the master trainers as well as the later trainers. It was decided to build this core base drawing 40 women from the federations to undergo an accelerated MOVE training programme (in six months) to understand the concepts. This group would be called the 'Movers'. There would be 2 Movers from each of the 15 federations along with an extra 5 each from the pilot federations. This training would happen prior to the pilot phase. It was also decided that Ms. Saswati Banerjee, Deputy Secretary, P&RD department and Sudha Menon would choose the 40 Movers.

Expected Outcomes of MOVE

MOVE would benefit the Income Generation Activities and Entrepreneur Development for Rural and Small Micro enterprises in West Bengal in the following ways:

1. MOVE would help in better choice of enterprise of IG activity
2. MOVE would help in better lateral mobility of entrepreneurs into activities that generate more profits
3. MOVE would help reduce the mortality rate of enterprise activities
4. MOVE would help increase in profitability of IGAs
5. MOVE would help create better market oriented entrepreneur climate in WB

Choice of Enterprise: MOVE as a method encourages the women to look at markets before they make their choice.

Lateral mobility: MOVE essentially encourages women to understand the customers better and serve them better. If the product or service delivered to them is not profitable the women are encouraged to shift to other profitable areas. This results in breaking them free from traditional craft- if and only if they are not profitable to be engaged in.

Reduced mortality rate: It has been observed that the principal cause for mortality of any enterprise is the lack of access or understanding of the market. This deficiency leads to lack of cash inflow for the enterprise and hence the entrepreneurs resort to either distress sale or just abandon the activity. Both these leads to strangling of cash inflow against constant cash outflow in the form of raw material cost or labour cost. As a result the enterprise begins to get into a debt trap and ultimately becomes sick. MOVE tends to help avert this situation as the women do not produce what the market does not need and also they do not get into production unless until they see that it is profitable.

Increase in profitability: MOVE ensure that the women do not produce until it is profitable right from the procurement stage. Sometimes if the cost of raw materials is high the women either correct their selling price or even abandon production. In short it is ensured that the women look at profits and then only produce. Hence it is sure that there would be increase in profitability- more so when value enhancement is done.

Markets

Small scale industries typically fail for two reasons:

- Inadequate marketing
- Poor financial flow management.

These two factors are intrinsically linked. Typically labour, raw materials and credit and all cash outflows. The only source of cash inflow is from the market in the form of sales revenue. If the markets are not carefully handled, the cash inflow stops and units cannot repay loans which leads to credit inflows also stopping. This renders the units sick. MOVE starts its training by telling women that no losses should be made. Only if a transaction is profitable should it be made. Therefore it is anticipated that there will be far fewer loss making units than what is seen among typical small scale industries where 95 percent turn sick. Here the rate of loss making units is expected to be very few and it is expected for women entrepreneurs to make lateral shifts into new products or services if the market for their existing IGAS is no longer profitable.

Given the high control of cartels and middlemen a combination of factors can help SHGs access markets:

- First and foremost, the SHGs need to understand the market which is where MOVE comes in.
- Second, individual entrepreneurs may stand a lower chance of overcoming the stranglehold of cartels and therefore once MOVE has been applied on scale, (after the first year of piloting) using the federations and the strength of their numbers to market through collective marketing and sourcing would help the women establish their niche in the market.
- Third, using the state government machinery to create marketing outlets and ensuring the effective use of these outlets (by producing what the market will absorb) will help give the SHGs a foot-hold in the market.
- Fourth, MOVE will help them overcome a basic fear identified in the study which is a fear of the markets. Women asked to be taught skills on how to approach a shop keeper or retail markets and how to negotiate and make a deal.

Several businesses interviewed were willing to link to SHGs. A resource directory of businesses that are willing to link with the SHGs can be created and these resource people can be brought into workshops to interact with SHG women.

Markets change, tastes change, technology changes and products also continuously evolve. In the context of changing markets an important message the MOVE training puts forth is to continuously gauge the market and prepares women in terms of attitudes to shift out of a product line or move up its value chain. This can be measured by comparing the Market Intelligence Quotients (MIQ) of MOVE groups versus non MOVE groups. An MIQ has been created which can be applied before and after the application of MOVE which can demonstrate women's understanding of the market.

In the larger population only five percent are entrepreneurial in nature. It is this five percent in any population that drives businesses, creates employment and their role as economic drivers cannot be over emphasised. Traditional EDPs by not providing the tools for this population to realise their potential in the markets, actually run the risk of killing the entrepreneurial spirit and initiative. MOVE intends to tap and promote this latent potential in the population capturing this five percent. There is one example of one woman doing zardosi work who has managed to break through the cartels of middlemen, and now employs 400 women. For the remaining 95 percent , many of whom are engaged in small businesses MOVE will help them become more sustainable. Furthermore, at a later stage, as the federation are trained in MOVE they too can help create the linkages between SHGs in remote villages and urban markets. While the government provide the infrastructure they cannot ensure the market and the effective use of this infrastructure can only take place if women understand the market.

One advantage of a market dominated by cartels is that little value enhancement seems to take place along the chain of middlemen. Any value enhancement seems to happen at Kolkata. Therefore if the women want to access markets they can think of going up the value chain.

Another possibility is that the women can move into new areas, especially in the service sector, either as a new enterprise or as a supplementary activity⁹.

SHGs/Federations

An important source of conflict and SHGs breaking up is the failure of businesses. Conversely, confidence comes from a successful business. The main outcome of MOVE will be to build the confidence of SHGs through creating successful businesses.

It is important however for MOVE to build upon a strong base of SHGs. The incubation design includes a component to train MOVERS to strengthen the capacities of the SHGs. While the federations and SHGs exist they need strengthening. The SHGs do not know how to use the federations for businesses as yet with the exception of Tamluk and Bolpur. Strong federations can act as a larger forum through which the SHGs access the markets. What they cannot do on a smaller scale, they can do through the federation. Thus, building a strong institutional base in another essential intervention and investment, which will be done through the MOVERS.

⁹ See section on potential new activities the women have identified in each of the federations.

Government and Bank officials

The main outcome of MOVE for government is it would change perspectives and build an institutional support base for an EDP programme that is market oriented and not production centered.

While there is support and understanding for MOVE at the state level there needs to be a lot more support created at the district and block level officials within government and banks. There is a universal feeling that the women are already producing and now markets have to be found for their products. The market being 'free' products cannot be thrust on people instead they have to cater to the needs and wants of the population. There needs to be more awareness among the officials that women need to first look at the markets and then decide what product or service to start and based on market tastes how to tailor this business to these tastes.

A second prevalent attitude is that the women cannot do anything by themselves. Currently they are dependent on the gram panchayat to help them in all their activities. For MOVE to work there has to be support for MOVE from the State right down to the grassroots levels that allow entrepreneurs more freedom in business decision making .

The second major problem identified was the staff to group ratio at the district and block levels. Planned replication of MOVE else where has a ratio of five SHGs to one community organiser in year one indicating high handholding necessary in MOVE in year one. This handholding steadily declines through the years.

Annex 1: Questionnaires

Annex 1a: Market Transect

The markets that will be looked at are the following:

- The district market
- The Taluk market
- Any wholesale market (while talking to the whole-sellers you should tell them that we are working with women's groups and how can we link them to you – if our groups we to produce and sell it to you, how much will you give them?)
- APMC
- Auction place

The main focus will be on:

- What are things available in the market (product range)
- The number of brands
- The price range

A common minimum number of products to be observed by each of the groups:

- Vegetables/fruits (the kinds of vegetables available)
- Milk
- Soap
- Toothpaste/toothpowder
- Washing soap
- Rice
- Dal
- Fish
- Clothes
- Pickles
- Bags
- Everyone look out for any jute items

The following are some guidelines to look at during the market transect:

- What are the kinds of shops that are there already (big/medium/small/shacks/carts/head-load/malls/retail chains)
- How many of each of the kinds of shops
- What are the kinds of products being sold
- What are the brands
- What is the price range of each of the products?
- Which product/brand sells the most and who buys them?
- What is the main attraction/product in that area
- What is imported/got from outside which could be produced here
- What products have an export market

Annex 1b: Questions for Federation/Cluster Leaders

The interviews with the federation/cluster leaders are two fold. One is to understand the strength of the SHGs/federation and the other is to get household expenditure data. *The following questions are to understand the strength of the SHG/federation:*

Income Generation Activities:

1. Are the SHG women involved in IGAs
 - a. If yes, what? List
 - b. If No, why not?
2. How many of the SHGs in the federation are currently involved in IGAs?
3. Where are they selling their products?
4. What are the difficulties they are facing about IGA?
5. What are the difficulties they are facing about marketing?
6. What kind of capacity building do the SHGs need to earn more?
7. Can the SHG women be able to travel for training?
8. If they can travel how many days can they go for?
9. How supportive are the families of the women? (in terms of starting IGAs, mobility, training and so on)
10. What kind of activities would the women like to take up?
11. What products would SHG women like to be able to buy in the local markets?
12. What is imported/got from outside which could be produced in the villages?
13. Have the women had any experience in collective marketing/selling through the SHG and/or federation? Do they have common marketing centres?
14. Have they federated to purchase raw materials like seeds and so on?
15. Do the SHGs think it is important to keep books? Do they need any capacity building on book keeping
16. Have local markets changed? Yes/No. Explain
17. Has it become easier or more difficult to buy or sell products? Explain why.
18. How many of the SHG women have jobs in factories?
19. How are the women who earn money perceived in the village?
20. How are the women who go out of the village to do business perceived?

Access to Loans:

1. Has access to loans improved?
2. Where are the women getting the loans from? (Banks, SHGs, Moneylenders, other get as much detail as possible for each. Size of loan, interest, where are the maximum number of women going right now to get loans.)

Training:

1. Have you received any training?
2. Who conducted the training?
3. How good were the government officials as trainers?
4. How good were the federation leaders as trainers?
5. What could they have done to make the training better?

Annex 1c: Questions for Trainers

These questions are for both the federation level trainers and for the government level trainers. We need to know how many trainers will be available in each federation.

1. How many years have you been training?
2. What kind of training you have conducted? List the trainings covered so far
3. How were you trained on these topics?
4. How do you know that your training was effective?
5. Do you have feedback mechanisms after your training?
6. Do you have limitations travelling to various places?
7. What methods do you use to train?
8. Have you done EDP training? Have you done any training on marketing? If so what?
9. How many do you train at a time?
10. How kind of support do you need to conduct a new training?
11. What do you expect from a training manual? How detailed a manual would you expect?
12. Would it help if you could observe one demonstration along with the manual before you train?

Annex 1d: Questions for District Government

CEO of the District (District head of PRDD)

- Do they have any information on the business potential of the district?
- Do you have centralised storage facilities? Can the SHGs use these facilities?
- What is the situation in your district with regard to:
 - Industry (potential for growth and risks)
 - Trade (potential for growth, risks, markets)
 - Agriculture (potential for growth, risks, markets)
- What is the level of IT penetration?
- How good is the infrastructure in this district compared to other districts?

District head of Small Scale Industry (central and state government)

- What are the predominant industries in the district?
- What are the predominant industries in the block where the federation is?
- What are the new/emerging industries?
- Of these new industries, which ones have potential for women to link to? How?
- What schemes/programmes they have for small businesses?
- What is the range of funding provided to each business?
- What are the eligibility criteria?
- Have they ever funded SHG women?
 - If yes, for how many and for what?
 - If no, why not?
- Are they linked to vocational training institutes? Give a list of institutions and training programmes.
- How can your agency support women to become entrepreneurs? (in relation to our project)

Entrepreneurship Development Wing

- What schemes/programmes do you have?
- Have you trained SHG women in EDP?
 - If yes, for how many and for what?
 - If no, why not?
- Do you give any training specific to marketing?
- Are you linked to vocational training institutes? Give a list of institutions and training programmes.
- How can your agency support women to become entrepreneurs? (in relation to our project)
- How many trainers do you have?
- How often do they go to give training and to whom?
- What are the difficulties you face while training women?
- What are the constraints women are facing in becoming entrepreneurs?

Regional Rural Bank Manager

- Can we have a profile of the kinds of businesses that you have funded?

Best Practices Foundation

- List five of the most predominant businesses which are successful?
- List those businesses that have failed?
- Have the trends in businesses changed over time?
- What are your reasons for rejecting loans to SHG women?
- What kind of schemes do you have for entrepreneurs?
- Are they currently providing loans under SGSY?
- What is the repayment rate?
- Reasons for non repayment/delay of loans?

Lead Bank Manager

- Can we have a profile of the kinds of businesses that you have funded?
- List five of the most predominant businesses which are successful?
- List those businesses that have failed?
- Have the trends in businesses changed over time?
- What are your reasons for rejecting loans to SHG women?
- What kind of schemes do you have for entrepreneurs?
- Are they currently providing loans under SGSY?
- What is the repayment rate?
- Reasons for non repayment/delay of loans?

Questions for District Governments who handle SHGs/federations

Basic information about the SHGs/Cluster/Federation:

1. How many clusters in the federation?
2. How many SHGs in each cluster?
3. How old are the SHGs?
4. How many of the SHGs are active and how many are inactive?
5. How many groups are there in each of the different grades (A,B,C)
6. Percentage of women who are literate and at what level? (In each SHG are there a few literate women?)
7. How good are the SHGs at book keeping? Who keeps the books?
8. What are the constraints women are facing in becoming entrepreneurs?

Annex 2: Debriefing Presentation to State Level Officials (attached Power Point presentation)