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ROLE OF NGOs IN SKILL DEVELOPMENT AND PROMOTION OF MICRO-ENTREPRENEURSHIP AMONG WOMEN: A STUDY OF ALLAHABAD DISTRICT

Shefali Nandan*
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ABSTRACT

Entrepreneurship is a catalytic agent for promoting economic independence among women. Skill development forms an important prerequisite towards entrepreneurship development. This case-based study makes an attempt to identify the role played by Non-Governmental Organisations (NGOs) in promoting micro-entrepreneurship among women through skill development. It identifies the type and the nature of skills imparted by NGOs to women and the types of economically viable activities started by these women after skill development. The paper also aims at identifying the role played by the NGOs in sustainability of these businesses. It is an exploratory, qualitative research, where multiple-case study method was used. The primary data was collected through in-depth semi-structured interviews of four prominent NGOs in Allahabad district that are actively involved in imparting skill development training to women. The study reveals that these NGOs are involved in skill development of women mostly belonging to rural areas that extended even beyond Uttar Pradesh. The skills imparted were related to agro-based activities and handicrafts. Many of these trainees took up micro-entrepreneurship as individuals or as groups. These NGOs not only provide training for skill development, they are also instrumental in ensuring sustainability of ventures started by these women by the way of providing consultancy on various essential aspects of running business, guiding them in receiving financial assistance, and assisting them in marketing of products. Thus, the main emphasis of NGOs is to make women economically independent through micro-entrepreneurship which is promoted by means of skill development and ensuring sustainability of their enterprises.

Keywords: *Micro-Entrepreneurship, Women entrepreneurship, Skill Development, Sustainability*

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INTRODUCTION

Entrepreneurship is an activity that leads to the creation and management of a new organisation that is designed to pursue a unique, innovative opportunity (Hindle & Rushworth, 2000). Women constitute approximately half of the population of India, but in the male dominated Indian society, women have feeble representation in the mainstream of economic development. This is substantiated by the finding of the Economic survey 2016-17, which indicates that the gender gap in labour force participation rate in India is more than 50 percentage points and the percentage of women who work has declined to 24% in 2015-16 from 36% of women being employed in 2005-06. This implies that the potential of half of the population of India has not been tapped fully. Economic growth of the nation would not be balanced without the involvement of women in economic activities and adversely affects the growth potential of the country. There is a wide disparity in women's economic status and to bridge this gap, efforts are being made to harness entrepreneurial ability of Indian women (Ministry of Statistics and Program Implementation, 2013). Support to Training and Employment Programme for Women (STEP) is one such programme launched by the Government of India's Ministry of Women and Child Development to train women with no access to formal skill training facilities, especially in rural India. There are other schemes launched by the banks, like Annapurna, Udyogini Scheme etc., that facilitates easy loans for women for the purpose of entrepreneurship. Despite these efforts, women entrepreneurship has not grown to the desired level. The Female Entrepreneurship Index 2015 report, published by the Global Entrepreneurship and Development Institute has ranked India at 70th position out of 77 countries, underlining the need for more efforts for women entrepreneurship development in the country.

Micro-enterprise is an effective instrument of social and economic development, particularly in the rural areas. According to the Micro Small Medium Enterprises Development Act, 2006 a micro-enterprise is an establishment whose investment in plant and machinery does not exceed 25 lakhs of rupees in case of manufacturing enterprises and does not exceed 10 lakhs of rupees of investment in tools and instruments in case of service enterprises. It helps to generate employment for people within their own social system and is a good option for rural women as it enables them to add to the family income while taking care of their family and agriculture related tasks. Micro-enterprises face a lot of issues ranging from finance, infrastructure, skill, product development, market linkages, etc. Since education level of women, particularly of those belonging to lower economic strata in rural areas, is low in India, skill development may prove to be a tool for their economic independence as it can open up opportunities for entrepreneurship.

Skill is a multi-dimensional construct and consists of cognitive element - the know-how, affective element - the emotional aspect related to the task and, the behavioral element - the action (Chell, 2013). It also includes psycho-motor element. Skill development is targeted approach towards strengthening and nurturing these elements. Further skills are always expressed in relation to a context (Spenner, 1990) and when we talk about entrepreneurial skill development we intend to relate skill development to entrepreneurial context.

Non-Governmental Organisations are those organisations which may have an institutional base, are private, non-profit, self-governing, voluntary in nature and are registered with the government (Nandedkar, 1987). New problems and issues emerging in society have necessitated the Non-Governmental Organisations (NGOs) to come out of their traditional areas of action like health, sanitation, education, etc., to prepare entrepreneurs (Singh 1992). Several self-employment and anti-poverty programmes (e.g., PMRY and TRYSEM), for developing entrepreneurial skills in people at grass-root level were introduced by the government but had weak implementation. The role of NGOs

in providing a mechanism for the development of marginalized communities, and the civic society, in general, has always been a part of development discourse, as NGOs lead to improved access of resources to the poor and marginalized groups (Kilby, 2011). Most development NGOs in India since the 1990s have a much stronger focus on self-help group approaches and women constitute their primary target (Kilby, 2011). The model enables the NGOs for broader social intermediation and also fosters affordable credit creation by the women themselves (Banerjee, 2004; Kilby, 2011), assuring the sustenance of the economic activity started by the women. NGOs are playing a significant role, particularly in encouraging women to participate in economic activities through entrepreneurship. Women take up micro-entrepreneurship by taking up the economic programs of the NGOs and increase their economic contribution to the household (Kilby, 2011). Moreover, just initiating an entrepreneurial venture is not enough. Its sustenance is equally important.

As per 2011 Census, Uttar Pradesh (UP) is the most populous state of India. It has almost 16.5 % of the total population of the country. Literacy rate of the state is 67.68 %, far less than the average national literacy rate which is 74% (82.10% in males, 65.50% in females). The unemployment rate of the state is 15 per 1000 (2011-12). The economy of Uttar Pradesh entirely depends on agriculture. Efforts are made for multi-faceted development of agriculture sector. Although almost every district of UP has some unique natural mineral wealth even then the state lags behind in terms of economic and also human development. The Human Development Index of India is 0.624 (2016) fetching India 131st position out of 185 countries. On the same index Uttar Pradesh stands at 0.542 which is less than the national HDI. The per capita Net National Income of India for the year 2015-16 stood at Rs 93,293 comparing to which the per capita income of Uttar Pradesh stood at Rs 48,520 at current prices which is far below the national per capita income.

In the state of Uttar Pradesh the economic gap on the basis of gender is more prevalent as against other states. According to a report submitted by a High level committee to Ministry of Women and Child Development on “Status of Women in India “in June 2015, Uttar Pradesh ranks 7th among 29 states in India, ranked on the basis of discrimination of women on economic construct within the state. The population of the state, if properly harnessed, can serve as a resource for the economic development of the state. Further, Allahabad is the most populated district in the State. The female literacy rate in the district remained at 61% as compared to male literacy rate of 82.61%, as per census 2011. The district has a vast potential for growth as it is endowed with a multitude of natural resources like river, fertile soil, good climatic conditions and also human resource. These resources give the region good potential for development, particularly through entrepreneurship. Women’s potential has remained under-utilized in this region. This potential, if tapped properly can contribute to the development of the state. These factors formed a motivation for this study.

WOMEN ENTREPRENEURS

Women Entrepreneurs may be defined as the women who initiate, organize and operate a business enterprise (Goyal & Prakash, 2011). The field of women entrepreneurship has attracted considerable attention of academicians, practitioners, and policymakers (Minniti, 2005) and women micro-entrepreneurship has also been studied (example, Dignard & Havert, 1995).

People generally become entrepreneurs not because they desire to, but, perhaps because that is the only option available (Dennis, 1996) or because of the limited job opportunities (MacDonald, 1996). Majority of women entrepreneurs run small enterprises. The reason for this is that women prefer, and are satisfied with, maintaining their businesses at small and micro level, despite the fact that there are opportunities of future growth of their business (Gosselin & Grise, 1990). The reason seems to be the intention to strike a work-life balance. Women show a propensity to pursue micro-enterprises and

homestead farming activities (The World Bank, FAO, IFAD, 2008). Rural women in India are generally involved in activities like handicrafts and basic food processing, which are traditionally considered to be women's domain. Women predominantly belong to unskilled or semi-skilled category, in most of the sector where they are employed (Jhabvala & Sinha, 2002; Paul & Mir, 2013). Micro-enterprises can be a good source of income generation and empowerment for women in rural areas (Bharti, 2011).

Women entrepreneurs face many problems, prominent among them being difficulty in procuring inputs for business, family responsibilities, lack of education and technical and managerial skills, male dominance (Verma, 2015). Low level of education hinders their ability to access information, learn about the latest techniques of the work processes, technical and managerial skills (Verma, 2015; Khandare, 2016; Poonkodi, 2016). Poor access to training, problems in mobility (Kumar, 2017), and male dominance in the Indian patriarchal society is also a major problem which poses problems for women in decision making, control over their own enterprises (Saravanan, 2017).

SKILL DEVELOPMENT

Sugumar (1996) refers to entrepreneurship as a set of qualities which are required to innovate and start a new enterprise, accept the challenge and bear the risk. Entrepreneurship, thus, requires special skills and innovation and creativity are at the core of the process. Entrepreneurial skill is the ability of an individual to exploit an idea and

create an enterprise not only for personal gain but also for social and developmental gain (Adeyemo, 2009; Olagunju, 2004). These skills have been categorized into three distinct categories: technical skills, business management skills, and personal entrepreneurial skills by Elmati, Khaury & Omran (2012). The National Policy for Skill Development and Entrepreneurship 2015, of the Government of India envisions skill development as a means of women empowerment. Census 2011 shows that India enjoys 'demographic dividend', having a high proportion of working age population vis-à-vis its entire population (Krishnamurthi & Khandelwal, 2011) but a majority proportion do not have the opportunity for skill training. Skill development training, particularly in the informal sector, is linked with poverty reduction (Fluitman, 2002).

Women can be made economically self-sufficient only when they are provided with basic education and necessary training for entrepreneurship development (Tripathi & Mukerji, 2006). Skill development can have a positive impact on income levels of the poor. Skill development is a key to improving household productivity, employability and income-earning opportunities for rural women and also for enhancing food security and promoting environmentally sustainable rural development and livelihoods (Anuradha, Reddy, 2013). Basic educational opportunity, awareness about their social and economic rights and imparting skill based entrepreneurial training is essential to promote entrepreneurship among women (Tripathi & Mukerji, 2006). Specialized skill oriented trainings should be organized by Government and NGOs and other agencies so that women can become competent for entrepreneurship (Sharma, 2016). Training programmes are considered to be useful by rural women and they empower them (Tripathi & Mukerji, 2006).

NGOs AND WOMEN MICRO-ENTREPRENEURSHIP

Rural women have been reported to be eager to begin their micro-enterprises after taking training for skill development, with support from family, NGOs and government agencies (Sharma, 2016) and showed significant improvement in knowledge and skills for running micro enterprises (Bharti, 2011). Studies suggest that role of NGOs is not just limited to skill development in women. The support in various forms extends even after skill development. This support is required as social norms

discourage women to be mobile and hence they have low ability for marketing function and other functions that require movement (Amin, 2014). Berger and Giullamon (2006) described the variety of ways in which NGO's have provided sustainable basis to micro-entrepreneurship.

NGOs have played an active role in organisation of rural women into self help groups and have empowered them through their sustainable economic development by the way of helping them set up an enterprise (Haugh & Talwar, 2014; Torri & Martinez, 2014). Self-help groups are helping women towards entrepreneurship (Prasad, 2016). NGOs have been found to support rural women to participate in entrepreneurial process and have helped in promotion and growth of their enterprises (Singh & Nain, 2016). NGOs also play a significant role in helping women arrange finances women to start entrepreneurial activity (Amin, 2014). Besides providing training and guidance in business management, NGOs promote growth of women by enhancing their self-esteem and providing them psychological support (Sinha, 2003; Braidford, Stone, & Tesfaye, 2013; Lenka & Agrawal, 2015).

RESEARCH GAP

Sufficient studies on the role of NGOs in promoting skill development in women that leads to entrepreneurship are not available. Another area that has not be amply captured is the role of NGOs in ensuring sustainability of micro enterprises of women in India, particularly in the lesser developed States of the country. Current study attempts to fill this gap.

RESEARCH OBJECTIVES

1. To explore the role of NGOs in skill development in women for micro-entrepreneurship
2. To identify the nature of support provided by NGOs for sustainability of micro-enterprises.

RESEARCH METHODOLOGY

Since limited literature is available on the topic under study, an exploratory research was undertaken. A qualitative research approach using case study method was adopted for the current study. Case study research can benefit from using multiple cases as this adds “confidence to findings” (Miles & Huberman, 1994, p. 29). The evidence from multiple cases makes the overall study more robust (Herriot & Firestone, 1983) and enhances transferability of qualitative research (Stavros & Westberg, 2009).

Multiple case studies allow for exploration, description and explanation within each case, as well as across the cases to draw conclusions (Creswell, 1998). Moreover, this approach facilitates understanding of the processes that lead to the results, rather than focusing on the results themselves, and a deeper understanding of an organisation to explore the complex issues that is not possible with quantitative approaches (Gillham, 2000). More than two cases should be included within the same study as it enables comparisons to be made and develop underlying patterns across the cases and obtain more reliability in the overall results (Yin 2004). Therefore, four NGOs in Allahabad were undertaken for this study.

Stake (2000) argues that with case studies the sample size is too small to warrant random selection and that for qualitative inquiry “a purposive sample, building in variety and acknowledging opportunities for intensive study” (Stake, 2000, p.446) is appropriate. For the current study the selection of NGOs was based on access, location, cooperation, scope of activities, possible uniqueness and representation. Inputs were also taken from National Bank for Rural Development for selection of the NGOs.

Case studies based on multiple sources of evidence have proven to be of overall higher quality than those that relied on a single source of information (Yin 1994). Therefore data was collected through

primary sources, secondary sources and through observation. Semistructured interviews were used to collect case data, with an interview guide to ensure uniform coverage of the research themes (Grawitz, 1996). Each interview lasted approximately two hours and was recorded and detailed notes were also taken. Detailed interviews were conducted with the Directors of each of the four NGOs. Information was also collected from 3-4 employees of each of the NGOs for better understanding of working of the NGOs. The questions were so designed so that the objectives of the study could be achieved. The questions were divided under the following headings: 1) the focus of NGOs for the skill development of women 2) the type of training imparted 3) mode of imparting training 4) does the training lead to development of micro-entrepreneurs? How? 5) the kind of support provided by the NGO for entrepreneurship development among these women 6) the challenges NGOs face in their endeavors. The materials were then analyzed (intra and intercase) using summary tables and matrices developed with the methods suggested by Huberman and Miles (2002). Interviews were transcribed by the researcher. Each NGO was analysed independently. Data were analysed in three rounds. In the first round quotes were studied from which themes were developed, using which, content and issues of the study were developed from the transcription. In the second round, similarities and differences between the four NGOs were identified. The transcripts of interviews, secondary data and participative inquiry data were then revisited in the third round, and final cases were developed).

RESULT AND DISCUSSION

For the purpose of data analysis holistic case study approach was used as the need for overall understanding of the case was predominant (Stake, 1995). A significant amount of data was collected, and it was therefore difficult to present all the intra-case analyses carried out for each individual NGO. For the sake of parsimony, we opted for a comparative or integrative approach to data analysis. Keeping in mind the objectives of the research first sub-themes were identified from those transcripts, which were then categorized into major themes to simplify the understanding of the processes. The four NGOs are referred to here as NGO1, NGO2, NGO3 and, NGO4.

Profile of NGOs

All the four NGOs had certain common features. All received support from NABARD; all had broad spectrum of activities which also involved skill development of women; though all of them operate in the district of Allahabad, their scope of operations extends beyond the state of Uttar Pradesh. Two of the NGOs were 28 years old and other two about 14 years old. Women, particularly those belonging to rural areas are a special focus group for all the four NGOs. All the NGOs were mainly involved in training people from rural areas, both men and women, but one of them was involved in training only women.

All the four NGOs are working for unique type of skill development. NGO1 provides training for integrated farming activities that include in unconventional economic activities like growing pearl, lac, medicinal plants etc., poultry, fisheries, dairy farming and other allied agricultural activities. Women are particularly given training to produce handicrafts goods using lac. Training is given to sell these goods produced. Level of women participation level is quite high. Till now they have trained about 20 thousand women, who are further acting as trainers for other women, taking the number of trained women to about 60-70 thousand, but, as mentioned by the director of the NGO1, 'women are ahead of men in taking part in all the activities except that of marketing'. This brings the economic power in the hands of the men. Nonetheless the skills are being imparted to women leadin to enhancement of confidence in their abilities, enabling them to start economically viable activities. The skill sets developed include technical skills for developing lac culture, growing pearl, and other activities like poultry, fisheries producing handicrafts from lac, creative thinking, and managerial

skills like planning, organizing activities, controlling and directing, marketing, coordination of work and also basic knowledge of financial issues like banking activities.

NGO2 began with imparting skill development training to rural people, particularly women, for organic farming. Later they also focused on allied-agricultural activities to create alternate livelihood opportunities. NGO provides training in animal husbandry and food processing as their core activities. About 5-6 thousand women have been trained by this NGO. They also provide training for skill development in conventional areas for women that include training for beautician, tailoring, and candle making. Skills sets developed in women are technical skills for organic farming, food processing and animal husbandry, managerial skills including planning, organizing activities, marketing, financial aspects of business, controlling business activities.

NGO3 provides training to women in organic farming. Training is provided in the villages. Various techniques of organic farming are taught to women. Not just this to ensure sustainable organic farming, women are trained in water harvesting techniques, developing seeds, and making manure for farming so that villagers may get inputs for farming at a lower price. It has guided women to start their own registered company. More than 70% of the management of this company comprises women. Women are very active in its management but lag behind men where marketing of products is concerned. Family responsibilities and social norms put constraints on their mobility and restrictions on socializing. This NGOs focuses on developing technical skills for organic farming, imparting skills for developing inputs for farming, managerial skills for running a company that include teamwork, planning, organizing, directing, controlling business activities, marketing of products, financial literacy, basics of keeping accounts, innovative thinking, creating teams and teamwork. This NGO has trained about 50-55 thousand women so far.

NGO4 provides training to women for skill development in creating handicrafts, for example jaipur bangle. The reason behind focusing on this art is to create unique differentiable products, which ensure that the skills learned have economic worth. NGO also provides skill development training in other professional areas like beautician, embroidery, sewing etc. The specific skills sets developed include technical skills, and skills for managing business that include management skills, marketing skills, creative thinking, social skills, financial literacy, and building teams and working in teams. About 15-20 thousand women have been trained so far.

The skills imparted by all the four NGOs are enabling the women to start an economically viable activity through micro-entrepreneurship and majority of the women trained have fruitfully used the skills learnt for earning a living through entrepreneurship.

Support Provided for Micro-entrepreneurship and Sustainability of Enterprises

All the NGOs reported that women from all age group participate in training activities and are eager to learn. As observed by the director of NGO2, “women want to prove that they are something, especially rural women have that feeling...they are looking for platforms. Whenever they get it, they try to grab it”. Maximum women complete their training. When they start their own venture there is high participation in management related activities but low participation in marketing activities. Directors of all the NGOs felt that participation of women, particularly in rural areas, is hindered by the social challenges, as they have no right of decision making and even their movement and socializing is restricted. Safety was perceived as another challenge.

About 400-500 women have started their own business after taking training from NGO1. Women have started business not only in the fields in which they learnt skills but also in new forms/lines of businesses. The NGO helps the women entrepreneurs in marketing of their products and also provides

the technological know-how to them thereby helping in improving their product quality. This ensures that the business sustains in the long run. The NGO also provides personal and social support to them to face the challenges posed by the social structure of the society.

NGO2 gives financial literacy to women and encourages them to open their bank accounts, organizing them into groups, gets them micro-financed. NGO act as a central point and an instrument of coordination for getting orders for their products and for marketing of what has been produced, which is a difficult task for them if they do it independently. They also help them with technical guidance in making improvements in their products.

NGO3 is fostering collective entrepreneurship, rather than individual entrepreneurship, among farmers and women in an innovative way. It trains women and farmers for organic farming and has helped farmers in creation of a business enterprise which sells the organic products and processed organic food. This enterprise is promoted, jointly owned and managed by NGO3, women and the farmers. The technological input and management guidance is provided by the NGO which has enabled zero-cost cultivation as they are trained to develop farming inputs like seeds, water, fertilizer etc themselves. NGO also organizes small trade fairs to facilitate sale of products.

NGO4 tries to ensure that before the training session completes, women should organise themselves into groups and plan the utilization of the skills acquired for their own economic advantage. It organizes fairs to display and market the products produced by the women. The NGO inculcates the habit of saving amongst women for the purpose of financing their own business. It also promotes self-financing habit among women as obtaining loans from banks or other formal channels is a complex and long process which may demotivate the women. It encourages women to pool in their saved money to start their collectively owned business as working in group gives them strength to face challenges.

Women are encouraged to continue practicing the skills acquired and guidance is provided to them in this regard.

Entrepreneurship Development Process Used by the NGOs

We also examined the processes used by the NGOs to promote entrepreneurship among women. A comparison of the four cases reveals that the four NGOs studied appear to go through basically the same cycle for entrepreneurship development that comprises five phases (Figure 1), as follows:

1. **Need Analysis:** All the four NGOs first identify the need for the type of skill to be developed in their target population, depending on the natural and other resources available to the women. For example NGO1 identified the need for integrated farming practices and identified that women could earn more money through lac culture.
2. **Generating Awareness:** The women and their families are convinced by the NGOs for learning of the skills by women by educating them and generating awareness regarding the need to get trained in the areas identified in the step 1, which would help them become self-dependent.
3. **Skill Development:** Actual training is provided to these women in their villages/rural sites for developing the skills.
4. **Facilitation of Venture Creation:** These women are then encouraged to utilize the acquired skills by starting their own ventures at individual level or as a collective initiative, that would help them to generate income for themselves and their families.
5. **On-going Support for Sustainability of Venture:** NGOs provide an ongoing support to

women's enterprises in the form of technical support, consultancy, counseling to carry on various activities involved in business like procurement of raw materials, marketing, packaging, inventory management etc. Even psychological support is given to women to motivate them.

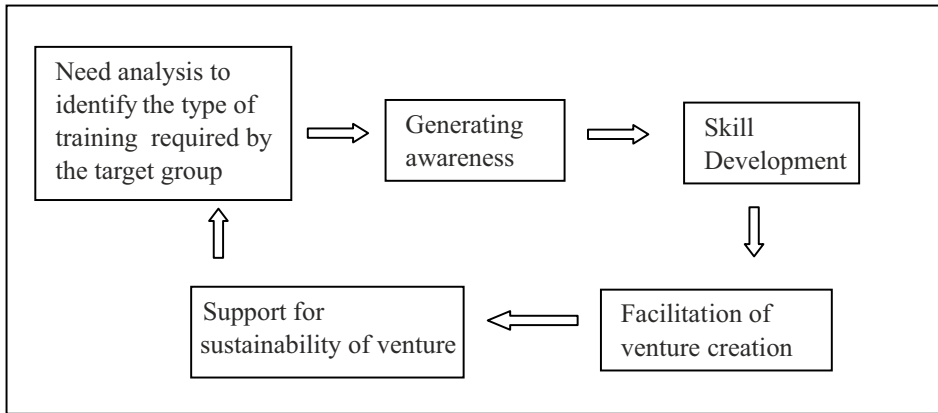


Figure 1: A model for the process of entrepreneurship development among women by the NGOs

These skills are further refined and new ones are developed depending upon the changes in the business environment and this cycle goes on with the older target group while new target groups are also identified.

CONCLUSION

Current research has enabled us to conclude that NGOs are not just involved in skill development training, they are also involved in micro-entrepreneurship development among women, particularly in villages. Different NGOs are focusing on development of different types skills in women that are mostly related to agro-based activities and handicrafts, and have adopted innovative approaches for the purpose. The skills sets developed include technical skills pertaining to a particular activity/craft, managerial skills like planning, organizing, controlling, marketing, handling financial activities like bank accounts, money transactions, and entrepreneurial skills like teamwork, team-building, innovative and creative thinking, and social skills. They assist the women entrepreneurs in the sustainability of their business, by providing continued assistance in the management of their business and bring innovation in it by providing continued technical support. NGOs are providing conventional skills, non-conventional skills and sustainable farming skills. It was found that social norms pose challenges for women in acquisition and utilization of their skills and in managing their micro-enterprises. NGOs are helping in organizing women, giving them financial literacy, and assisting and supporting them in marketing of products. Besides, this they also give counseling and psychological support.

Entrepreneurship training, in general, focuses on the technical aspects of venture creation and has ignored the need of the trainees to find a productive business idea (e.g., Carrier, 1999), but the current study shows that NGOs are also giving innovative business ideas to women, along with training. Another of the study's significant contributions is that it has shown the active involvement of NGOs in supporting the women to sustain their business. The study identified and described the five step process they use for this purpose. This type of information will certainly be of interest to researchers working on women micro-entrepreneurship, to policy makers and also to entrepreneurship trainers. The study provides other NGOs with working models and avenues of development.

LIMITATIONS OF THE STUDY

The results of the study may not be amenable to generalization because the sample was too small, and this of itself is one of the study's limitations. Nonetheless, the aim was not to generalize but to outline a phenomenon that is relevant both to the society and to research in social science, and an exploratory approach involving an in-depth analysis of a small number of cases was considered essential.

The scope of the study was confined to interaction with NGOs. Inputs from beneficiaries might have given additional insights.

DIRECTIONS FOR FUTURE RESEARCH

The present study has provided some insight into the way NGOs are working for skill development and promotion of micro-entrepreneurship among women as a prelude to further research on the subject. The results have allowed us to draw up a model of NGO activity. These elements may be used as a basis in the preparation of hypotheses for future research involving larger samples.

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