

Assessing the Effectiveness of Women Entrepreneurship Training Programs: A Study of a Non-Governmental Organization

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Abstract

The majority of women lack the potential to keep one step forward. For empowering women to start a venture on their own, the training programs provided will nurture them. Wayanad Social Service Society NGO in the Kerala State of India concentrates on implementing training that promotes entrepreneurship. Data were collected from women SHG members who had attended the training programs, and analysis was done using multiple regression and Garret ranking. Women were satisfied with the training given based on the motivational factors that made them attend.

Further, they have gained the knowledge and practical skills to start a micro-enterprise. The NGO needs to monitor and support the trained women in starting a venture. NGOs in other parts of India and underdeveloped countries can adopt this type of initiative, which will promote entrepreneurial development among women.

Keywords: Non-government Organizations (NGO), Wayanad Social Service Society (WSSS), MEDP, Women Entrepreneurship Development, Training Program.

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Introduction

India is one of the developing countries that instigate a variety of initiatives for entrepreneurship education (Vimala, V., 2019). Inclusive growth of the economy is possible if employment opportunities are created at the basic level or pyramid in society, targeting women as the main factor. Women are considered an untapped resource associated with economic growth through entrepreneurial development. Remarkably, they prove this by creating job opportunities for others, for themselves, and for being unique from others (Salim M & Anis J, 2021). Entrepreneurship Development is an opportunity for more employment creation (Chatterjee et al., 2018). Schumpeter (1936) mentioned that creating new enterprises can increase the economy's overall growth.

Many perspectives have already been discussed among the theorists regarding whether it is possible to have an entrepreneurial attitude through the training given to the people. Such a type of controversy is of no need. It isn't very sensible to think that an entrepreneurial attitude must be innate (Karadal et al., 2014). There can be several factors that motivate women to attend the training programs; it can be based on the need theory of psychologist David McClelland (1961), classified that need can be for power, achievement, and affiliation, which arise based on their experience or family background (Jumbri et al., 2019).

"I urge all women to go forward with whatever they are passionate about. Of course, there are risks. But eventually, you will land at a place which is worth it."

Varsha, Managing Director, 3Vees International,

Varsha and her two sisters started a venture in 2019 and now the company has an Rs. 1.25 Crore turnover and gained recognition for the Young Entrepreneur Award on Women's Day 2022. Varsha completed a training course before starting the business at Piravom Agropark, Kerala.

The participation of women plays a crucial role in the development of the environment and management for sustainable development, in which Gender equality and poverty eradication are the main

Sustainable development goals (Rio Declaration 1992; Khatibi & Indira, 2011). Various skill development and vocational training programs are framed by many organisations under the Government of India and non-government organisations for women entrepreneurs (Mishra & Chancellor, 2018).

Non-governmental organisations (NGOs) are putting a substantial effort into the overall development of the people who mainly belong to the marginalised sections of society. Wayanad Social Service Society (WSSS) is an NGO working in the Wayanad District of Kerala State in India. The paper tries to elucidate the effort taken by WSSS to uplift women SHG members by fostering their attitude towards starting a micro-enterprise individually or as a group. Self-help groups (SHGs) are the platform for women to come forward in society and to have a role and power to play. (Tewari et al., 2022).

The NGO promotes the SHGs and implements different projects after getting approval from various Central Government departments and NABARD. Entrepreneurship Development Training Programs are also a major area that is focused on by WSSS NGO for women through the Micro Enterprise Development Program (MEDP). Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDU-GKY) and the LEDP program of NABARD are the other projects focused on by WSSS NGO. Women who desire to start a self-owned venture to earn a livelihood are coming forward to attend the programs and training conducted by NGOs. The article portrays the initiatives taken by WSSS NGO to improve the entrepreneurial skills of women through MEDP and its usefulness and effectiveness in helping women gain practical knowledge in product development and services.

Current Scenario of Women Entrepreneurship In Kerala

Kerala is in the south-western part of India with an approximate population of 33.4 million people (Census 2011); the state is an internationally recognised "Kerala model of development" which is for the progress of the state in the areas like poverty reduction, human development, economic and social growth (Dreze & Sen 1995, 2013; Véron, 2001; Venugopalan & Bastian, 2021). Special assistance

is provided for women entrepreneurs through financial aid, consultancy services, and loan facilities (Bose, 2013). The current scenario of women's Entrepreneurial growth can be realised based on the Annual Report of the Government of India on MSME 2020-21; the percentage share of MSMEs owned by women in Kerala only has a share of 4 per cent among all states of India. Kerala holds 14th rank in the number of MSMEs in Annual Report of 2020-21. The backbone of the Kerala economy is the MSME sector, which contributes to the GDP growth rate of the state and generates employment opportunities (Alex & Murugesan, 2022). Kudumbasree, a women empowerment program, is mainly focused on poverty eradication and the welfare of women. It is one of the largest projects in India for empowering women. Women are coming forward as entrepreneurs mainly through this platform. The Kudumbasree mission initiated by the State Government of Kerala can bring changes in terms of gender equality and income generation (Shehnaz & Kumar, 2019). The number of Micro enterprises created under the community network - Kudumbasree during 2021-22 is shown in Table 1. The number of women engaged in entrepreneurial activities as individuals and as a group and the number of units started for the production, service, and trade sectors are given separately.

Table 1: Glimpse of the Micro Enterprises Owned by Women under the Kudumbasree Scheme in Kerala State

Total No. of Micro Enterprises	49200
Enterprises Started in 2021-22	6534
Total No. of members engaged in entrepreneurial activity	1,61,213
Individual Enterprises	31,589
Group Enterprises	17,611
Micro Enterprises in Production Sector	22,439
Micro Enterprises in Trade Sector	16,341
Micro-Enterprise in the service Sector	10,420

Source: Kudumbasree 2021

Wayanad Social Service Society (Wsss)

Wayanad Social Service Society (WSSS), a charitable society registered under the Charitable Societies Registration Act of 1860, was established in 1974. It is a secular voluntary organisation. This organisation was set up to start development activities in Wayanad, Malappuram, and Kannur districts in Kerala State and the taluk of Gudallur in Tamil Nadu. The main areas of operations under the NGO include:

- Income generation programs.
- Various awareness programs.
- Training.
- Creating employment opportunities.
- Skill development among the women Self Help Group members.

The Skill development training under the DDU-GKY, MEDP, and LEDP of NABARD are the main initiatives for entrepreneurial training for women. WSSS started implementing the MEDP project in 2015. They need to send a proposal to government departments and NABARD to get approval for the project along with the details of previous projects that have been implemented and the details of the grant amount received. Table -2 shows the beneficiaries coming under the WSSS NGO.

Table 2: Categories of Beneficiaries in WSSS

Details	Total Number
Social Welfare Societies (SWS)	73
Self-Help Groups (SHGs)	600
Individual	8286
Total	8959

Source: Annual report of WSSS NGO

Micro-Enterprise Development Program (MEDP) of NABARD

Entrepreneurial growth in the country is the main factor in fostering economic development. The various government ministries of India and the National Bank for Agriculture and Rural Development (NABARD) have introduced many initiatives and schemes to motivate marginalised

people, women, and unemployed youth to start a venture (Chatterjee, 2013).

NABARD was the torchbearer for introducing various programs for SHGs, such as the microfinance program or Bank Linkage Program, MEDP, and LEDP, for individual and group benefit. MEDP program was launched in 2006. NABARD grants eligible training institutions and NGOs the ability to implement micro-enterprise development programs for women members so they can start micro-enterprises. Almost 5.22 lakh SHG members had received skill development training through 18,434 MEDPs. The grant sanctioned by NABARD for this amounts to Rs. 35.10 crores, as per record on March 31, 2021 (NABARD).

- The MEDP programs are conducted mainly for soap and detergent making, paper bag making, dry flower making, and food processing.
- The program is mainly conducted in different batches. Five sessions of programs will be conducted for the Women Self-Help Group members in a year.
- Only 30-35 women are given training in a session of MEDP.
- Based on the guidelines and specialisations given by NABARD, all the applicants were invited for a personal interview. Before the commencement of the training program, one preliminary interface session was conducted and informed about the objectives of the training program and the training schedule.

Table 3: Year-wise Details of Micro Enterprise Development Programs Conducted by WSSS

Financial Year	Number of candidates trained
2016-17	90
2017-18	90
2018-19	120
2019-20	150
2020-21	125
2021-22	125

Source: Annual Report of WSSS NGO

Review of Literature

The studies of women entrepreneurship must not focus only on the financial results they can achieve from the business but also include other primary factors like empowering them through society, cultural support, motivation, and proper training (Prashar et al., 2018). NGOs are the organisations that mainly focus on the overall development of society and, thereby, the formation of civil society, and NGOs can perform the role that can fill the gap between government organisations and the people (Teegen H et al. 2004). The NGOs will be conducting participatory approaches to find the areas to be focused on and adopt the projects for the development of the people (Pegu, 2014). In Kerala, many NGOs are Church-based, contributing to achieving Kerala's model development. They mainly function through organising Self-Help Groups (SHGs) and Neighbourhood Groups (NHGs). The main activity of the SHGs was to improve women's saving habits (Bori, 2017). The SHG is a movement with a vision and mission for the overall development of the rural poor; therefore, joining SHG helps women raise their entrepreneurial capability and decision-making ability, and income generation activities can be generated among the rural poor (Kumar & Tripathi, 2012). Then, later, the focus changed, allowing them to earn self-generated income through income-generation activities and micro-enterprises, which can be making paper bags, soaps and detergents, umbrellas, etc. (Thomas, 2010).

Mariyam and Thomas (2015) proclaimed that entrepreneurship training and education are important for the development of individual micro-entrepreneurs. This can include the intention to start a venture, start a micro-enterprise, and run the business successfully (Olugbola, 2017). In the case of the Indonesian government, they have a bureaucratic problem regarding licensing or policy banking. Lack of motivation is the main problem that creates complications in the growth of entrepreneurship (Indarti, 2021). A new support model of incubation is developed to provide training and access to financial and professional services and other facilities at affordable prices for the promotion of entrepreneurship. (Shahzad et al., 2012).

To become an entrepreneur, the person needs to be adequately trained in areas such as technological and innovative thinking. The trainee's age is also a factor in having the entrepreneurial capacity to start a venture (Rodríguez-López et. al, 2020). Training is a platform for developing their capabilities, creativity, willingness to take responsibilities, and risks (Shetty et al., 2021). Tripathy (2022) explained that women from marginalised and rural communities normally face many barriers to starting a venture. This is mainly because of the patriarchal society where women do not have any role in making decisions and finding a way to earn their own income and also thereby giving employment opportunities to many. NGOs can act as a catalyst in this situation by organising SHG groups, thereby teaching skills and training on income generation activities. Rather than having a cutting-edge, innovative way of thinking, the focus must be on improving women's livelihood, thereby eliminating societal poverty (Cho Y et al., 2016). Cho proclaimed that entrepreneurial skills training can be successful for trainees of different backgrounds. For that, they need to begin imagining themselves as business people and behave in such a way that it is a prerequisite for reaching the level of improvement. The level of satisfaction with the completion of the entrepreneurial training program can be evaluated based on questions that measure the development level they have gained (Idrus et al., 2014).

Therefore, the reviews reveal the role played by NGOs in uplifting society; the present case attempts to collect responses from the women regarding the various pieces of training given by the NGO for the women SHG members, how much it satisfied the various motivational factors that made them attend the training program and the entrepreneurial development level achieved by them.

Data and Methods

The NGO named Wayanad Social Service Society (WSSS), purposively selected from the Wayanad District of Kerala State for the purpose of the study because Wayanad has an alarmingly high proportion of the population who are not employed, including many who are educated and unemployed (George et al., 2009). More than half of the population is

engaged in agriculture to earn their livelihood. There are 8,899 industries registered till 2018-19 in this district. Only 308 MSMEs and SSIs were registered in Wayanad from 2020 to 21. There is a need to focus on the industrial growth and employment generation in this backward district.

The study used primary and secondary data to get the details of the trainees who attended the training programs and interviewed the Program Officer to gather the facts regarding the program (MEDP) implemented by the NGO. From the list of 190 trainees who attended the entrepreneurship development training, 70 women were selected randomly, 36.8 per cent, and then the information was collected with the help of a structured questionnaire. Secondary data were collected from the annual reports published on the NGO and NABARD websites. Multiple regression analysis, Garret Ranking, and descriptive statistics were adopted to analyse the data collected.

The Cronbach Alpha test was conducted, and the data was found reliable for further statistical procedures as the value is above 0.7, according to the theory developed by Nunnally (1978). Table 4 shows the reliability statistics of trainees' opinions and the entrepreneurship development level achieved by trainees.

Table 4: Reliability Statistics of Constructs

Constructs	Cronbach's Alpha	Number of Items
Opinion of trainees on the training program	.801	8
Entrepreneurship Development Level Achieved	.755	10

Source: Computed data

Results and Discussion

Table -5 Motivational factors for attending the Entrepreneurship Development Training Program by Women Respondents

S.No	Factors	Rank scale value	I	II	III	IV	V	Total Score	Garret Mean Score	Mean Rank
		x	75	60	50	40	25			
1	To become Self reliant	f	13	17	25	8	7	70	94.57	I
		fx	975	1020	1250	3200	175	6620		
2	Strong desire For earning income	f	33	15	9	10	3	70	61.42	II
		fx	2475	900	450	400	75	4300		
3	To gain Practical knowledge	f	9	22	13	17	9	70	50.71	III
		fx	675	1320	650	680	225	3550		
4	To Improve skills	f	8	7	12	27	16	70	44.28	IV
		fx	600	420	600	1080	400	3100		
5	Availability of cost- free training	f	8	7	14	9	32	70	41.14	V
		fx	600	420	700	360	800	2880		

Source: Computed data

Women from different family backgrounds attend the training programs. They hope to find an important role in employment choices. They had an intense passion for starting a venture but needed help with various factors that motivated them to attend the entrepreneurship development program (Bauer, 2011). Garret's ranking technique (Garret & Woodworth 1969) was used to rank the factors. Table 5 shows that the central factor ranked by women that motivated them to attend training was the need for self-reliance. Secondly, as many of them are married and have responsibilities towards the family, earning income to support the family and becoming financially independent were the motivational factors for them to attend the training. Women need knowledge and development in various areas like communication, personality, marketing, and deciding on products or services. Therefore, the need to improve skills and the desire for practical knowledge to start their own enterprises are the other motivational factors for women (Ranks 3&4). The WSSS NGO provides training as a free service to them as a social service, so the last rank was given for the availability of cost-free training, which motivates women to undergo the training programs. Even though training was given as a cost-free service for women. They never consider it as a highly motivating factor for attending the training programs. Women who had responded needed to become self-reliant and earn income for the family.

H_{0_1} – Women's age and educational level do not relate to the satisfaction level of respondents on training.

Table 6: Relationship of Age and Education Qualification with the satisfaction level of Respondents

Variables	Unstandardized Coefficient Value		Standardized Co-efficient Beta Value	t-value	P value
	Beta	Standard Error			
Constant	5.818	.627		9.278	.000
Age	.238	.130	.241	2.826	.027
Education	.310	.128	.321	2.431	.018

Source: Computed data

Respondents emphasised that they were satisfied with the training programs. Training programs targeted the motivational factors of women in attending and inspired them to gain various entrepreneurial skills and empowerment (Bose, 2013). A multiple regression test was conducted on the hypothesis of whether the age and educational qualification of women SHG members have any relationship with the satisfaction level of respondents regarding the training received. By doing the regression test, it is clear that the p-value is less than .05 (Table 6). So, there is a significant relationship between age, educational qualification and the satisfaction level of respondents. Therefore, the null hypothesis can be rejected. Different age categories of women with various educational qualifications were included in the training program to promote entrepreneurship. The satisfaction level depends on the inputs they receive from the WSSS NGO initiatives. Training programs were given in practical knowledge of the preparation of products, food processing, communication skills, and so on.

H_{02} : There is no significant relationship between women's opinions on the entrepreneurship training they received and their satisfaction level.

Table 7: Satisfaction Level of the Respondents Based on their Opinion Regarding Entrepreneurship Development Training Program

Variables	Unstandardized Coefficient Value		Standardized Coefficients	t – Value	P- Value
	B	Standard Error	Beta		
Constant	3.401	.494		6.889	.000
Training is effective	.244	.086	.333	2.836	.006
The resource person handled the session efficiently.	.077	.115	.094	2.670	.005
Duration of training was adequate	.039	.133	.038	1.295	.009
Follow-up was conducted after training.	-.296	.098	-.399	-3.037	.004
continuity in training is provided	-.180	.185	-.199	-.972	.025
Useful for starting a venture	.219	.121	.294	1.818	.004
Training is relevant towards Income Generation Activities.	.014	.170	.019	2.081	.036
Practical training was given.	.060	.194	.077	2.307	.020

Source: Computed data

(Sig. level 0.05)

The women will have some expectations regarding the activities involved in the entrepreneurship development training programs. Table 7 portrays the opinion of women regarding entrepreneurship development training programs provided. Views on whether training was effective, duration of training was adequate, Resource person handled the session efficiently, Practical knowledge in product development and services, and so on have positive relationships with the satisfaction level at 0.05 significance level. Still, they have yet to have a positive opinion regarding the follow-up activities conducted after giving training and on the continuity of training provided for them. Most agree that the training is effective, and practical learning is offered in developing products and using the latest technologies. They are not satisfied with the follow-up activities conducted, and they need to have follow-up training programs through future sessions. Women now have the confidence to start a micro-enterprise by taking up various income-generation activities. As a continuity of efforts on the part of NGOs, they need to look into the needs and requirements of women while they are starting an enterprise.

Variables	Frequencies			Total Score	Mean Score	Rank of Mean
	Low (1)	Medium (2)	High (3)			
Identification of opportunity	9	30	31	162	2.31	7
Confidence to start an enterprise	11	31	28	157	2.24	8
Decision Building	6	33	31	165	2.36	5
Ability to think innovatively	15	38	17	142	2.03	10
Marketing skills	5	29	36	171	2.44	3
Funds management and bookkeeping	10	23	37	167	2.39	4
Identification of sources of raw materials	7	9	54	187	2.67	1
Communication skills	7	22	41	174	2.49	2
Ability to manage risks	11	41	18	147	2.10	9
Upgraded knowledge in digital technologies.	10	27	33	163	2.33	6
Total Responses	88	283	329			
Average score	8.8	28.3	32.9			

Table 8: Benefits of Entrepreneurship Development Training Program

Source: Computed data

The benefits availed by the women trainees who attended the various training programs conducted by the WSS NGO are given in Table 8. The majority of the women had a commendable improvement in their entrepreneurship development at a high level, mainly in identifying raw materials, digital knowledge, communication skills, marketing skills, and fund management and bookkeeping. They need risk-bearing ability and innovative thinking capability. From the table, it is evident that the various dimensions in which the NGOs must concentrate on giving training. Based on the mean score, the first rank goes to the development in the area of identification of sources of raw materials, the second rank is for communication skills, and the ninth and tenth rank is for the ability to manage risk and innovative thinking ability (Lokhande, 2015). The seventh rank is given for identifying opportunity, which is the main feature required for an entrepreneur (Afrin et al., 2009). Marketing skills, Fund management and bookkeeping, the ability to make prompt decisions, and upgraded knowledge of digital technologies are the other benefits ranked third, fourth, fifth and sixth by the women they have achieved.

Conclusion

People can be born or made as entrepreneurs. Educational qualification and age are minor factors for becoming an entrepreneur (Lokhande, 2015). Entrepreneurship Development training programs are conducted by government, private organisations and NGOs. Compared to past years, many efforts are now being made to promote entrepreneurial growth. Economic empowerment of women can be brought out by development in the livelihood of women catering to their needs of social orientation, for which entrepreneurship development will be an integral part (Tripathy, 2022). Many changes in attitudes among women toward venturing into micro-enterprises are visible nowadays. While focusing on the case of WSSS NGO based on the training given, women are ready to attend such programs mainly to become financially independent and self-reliant, so the present study has proved the efficacy of training. According to the information collected from the WSSS NGO, 25 women started the micro-enterprise thereon. Socially Committed NGOs, which are effortlessly approachable working in backward areas, can do a lot for the upliftment of women through a bottom-up approach (Nikkhah et al., 2011). Such organisations will be easily reachable for them. The selection of potential women must be concentrated for the training program's success. For long-term sustenance of the ventures started by women, NGOs need to have a follow-up service with the women entrepreneurs regarding the functioning of the enterprises. The study of this NGO is also having practical and social implications. The policymakers can introduce new schemes for entrepreneurship development in the areas of providing training and schemes for financial assistance that can be implemented through the efforts of the NGOs. They need to foster a network of NGOs and other organisations to build confidence among women. The NGOs can showcase their commitment to social issues and the categories of vulnerable people (Manji & Carl, 2002).

The case of this WSSS NGO situated in Wayanad District of Kerala State of India proves that NGOs can do a meticulous part in developing the backward sections of society where the Government authorities are not directly reachable.

Abbreviations

DDU-GKY – Deen Dayal Upadhyay Grameen Kaushal Vikas Yojana

LEDP – Livelihood and Enterprise Development Program

MEDP – Micro Enterprise Development Program

NGO – Non-Government Organizations

SHG – Self Help Group

WSSS – Wayanad Social Service Society

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