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The Right to Decent Living: The cases of women ‘Kantha’ stitch entrepreneurs in Santiniketan

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Abstract

The ‘Kantha’ stitch sector in Santiniketan is a vibrant industry with a lot of women workers involved in it. There are not only women who stitch the artwork on the cloth materials but there are also some women who have started their own enterprises which take orders from clients and employ other women to carry out the stitching assignments. These women are not readily visible as they mostly operate from their homes. However they represent a latent force in women’s labour as they signify inherent business skills and management prowess not to speak of skills of an artisan and the courage to fight personal and social odds. This paper focuses on four such case studies to analyse the intra and inter case-thematic sequences important in contributing to their success. The paper finds that the traditional familial pressures against women in business have now given way to most families supporting positively to women who want to work and earn a decent living for themselves. However the women face the problems of social mobility and reduced bargaining power in the markets that deter them from competing against their male counterparts. They want professional help from the government and the private sector that will be flexible, accessible and need-based.

Key words: Kantha stitch, women workers, Santiniketan, women labour.

Santiniketan is a small place of tourist attraction as it was the home of Nobel Laureate Rabindranath Tagore for a major part of his life. Basically it is situated in a predominantly tribal belt in one of the backward districts of West Bengal. Kantha stitch is a traditional thread-work of the area, the skill passed down through generations. In the beginning the women worked as individual labour and worked for family members, relatives, neighbours and employers. The value they received for the work was minimal and highly flexible. Gradually with the emergence of the savings-credit groups in the image of the Grameen Bank of Bangladesh, many of the Kantha stitch workers got organized into self-help groups (SHGs). The National Bank of Agriculture and Rural Development (NABARD) and various non-governmental organizations (NGOs) became facilitators in the process. The contracts of work took an organized shape. However a bunch of agents grew up and linked the kantha products to metros and even to foreign destinations. Santiniketan being a tourist place and housing the Kala Bhavana department in Visva-Bharati had certain advantages that were tactfully captured by these agents resulting in soaring of prices of the Kantha art-works. The women workers however did not enjoy better payment and most of the increased price was usurped by the agents. But the SHGs did have the benefit of inculcating a sense of personal savings among the women kantha workers. As most of the women started enjoying some accumulated money of their own in their bank accounts and realizing the need to take charge of the forward linkages of the kantha art-work themselves, some of them started their independent enterprises.

The craftswomen as individuals are basically receivers of orders and totally directed by the middlemen and the entrepreneurs. They have no role in designing, sample-making, quality control and merchandising of the products. Although they are the ones who do the actual weaving they are subdued by stakeholders who do not participate in the actual thread-work.

The concept of entrepreneurship is inseparable from economic growth where the entrepreneur acts for economic development. It has also been described in terms of social relations, which focuses on social competencies and social capital (Stryjan, 2004, 2006). Women entrepreneurs in rural small enterprises are rare. The four cases selected for purpose of analysis had been members of SHGs and later had started their own businesses by breaking away from the groups. There is an attempt to find out the motivation and supportive factors which enabled these women to pursue independent businesses and embarking on a journey towards sustainable empowerment through the process of micro-financing.

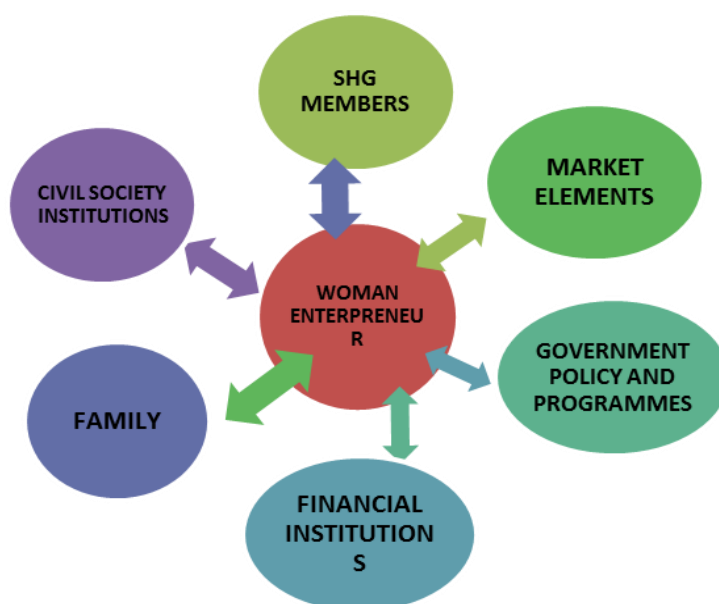
Fig1.is a conceptual mapping of the women entrepreneur in the 'kantha' sector and the various stakeholders with whom she has to draw a deal or negotiate in order to successfully pursue independent micro-financing. The four case studies aim to bring out the following aspects:

- The present business status of the entrepreneur.
- The way in which the business got established.
- The problems faced in this process.
- The opportunities availed by them to establish the business.
- The significance of their participation in group in establishment of their enterprise.

Case Study 1:

Mita Nandi, aged 45, married and her husband is a farmer. She has passed Class X. She is today the owner of a business which has a turnover of more than 8 lakhs per annum. At present her business gives work to around 40 women. She has retained her membership in the self help group which was formed in August 2002, with 10 women members and registered with the local Grameen Bank. Mita said that being a part of the group helped her a lot in getting marketing opportunities for her products. Initially, when her business had started she used to participate in the fairs in Kolkata and Delhi which was organized by the DRDC. Gradually, with the exposure that she got, she established her own network outside and was able to get orders for her own business. She said that initially she found it a bit difficult to interact with the potential customers and suppliers, but today she has been able to establish good business relations with her suppliers and customers. She also gives her products for sale in the showrooms given by the DRDC (District Rural Development Programme). Apart from this now she mainly gets direct orders from

Fig.1



her customers. The main motivation behind the business was the entrepreneur's own wish and aspirations to become a business woman. As she puts it, she loves her work and had learnt it in her childhood Family support was also one of the main contributing factors behind the success of her

business today was the support she received from her family. The major portion of the initial investment for the business was her personal. As she puts it her in laws were co-operative in letting her work but she did face some difficulty in convincing them to permit her to travel to different places for participating in fairs. But gradually seeing her zeal and her good performance in business, she could manage to convince them. The main difficulty she faces is travelling to distant showrooms and boutiques and has to depend on others for it.

Case Study 2:

Urmila Das, aged 32 has studied up to Standard five. She is widow living in her mother's place. The organisation AIWC located near her residence gave her a lot of support for establishing the business. She used to work there as a trainer and got opportunities to sell her own products with the help of the NGO, through their project activities. At present her business has a turnover of around 4 lakhs per annum. She gives work to 30-40 women skilled in kantha stitch all round the year as and when required. She formed the group 2 years after the establishment of her business, in the year 2006. The main motive behind her forming the group was to get access to loans and to get more marketing opportunities for her own work. She also used to participate in fairs and give her products for sale in different outlets of AIWC and in the exhibition counter in Geetanjali. The Hatt was her main market. Gradually she also got the opportunity to go for fairs in Delhi, Chandigarh and Kolkata etc. She directly negotiated the price with the customers. As she says that the profit margin fluctuated depending on the customer. As an entrepreneur she also felt that the market had become highly competitive with so many skilled artisans entering the market. She has acquired the skill from her mother in her childhood. Her mother too was involved in tailoring work as well as in kantha stitch work. Work is her passion as she is highly skilled in kantha and Gujarati work. Her brothers were of great support for the establishment of her business. Even today she goes for organizing fairs with her brother, who is actively involved in her business. Even though she can take care of her business affairs in the local market, to organize fairs out station, she travels with her brother. In the initial stage she says that she had to face a lot of problems because there was no proper guidance and source of information for credit availability. At this stage the NGO helped her a lot. In future she wants to form the group again to help the poor women to generate livelihood. She also feels that the designing training given by NIFT is not of much use because their design doesn't go with this traditional art form.

Case Study 3:

Vandana Mondal, aged 45, is the owner of a retail outlet selling leather products. Kantha dress materials and batik products are also sold in the shop. The business has a turnover of around Rs. 3.5 lakhs per annum. They had a piece of land which was an inherited property. She formed a Self Help Group in the year 1997 along with 16 other women. The main intention behind her forming the group was to be able to get access to loans and also be able to get marketing opportunities for the products. All the other women members learnt the leather and batik work in her workshop. She gave them training in this field. They received Rs. 96000 as their first big loan as a group in the year 1999. Vandana Mondal, being the group leader was the one representing the group in most of these fairs. However, she did not go to places outside West Bengal. She used to go with other members of her group and products they made in the workshop were put for sale. These melas were the ones given by DRDC. But, one problem with these melas, as she faced was that every time the same women were called for and new women were not given any chance. She therefore, withdrew herself from the DRDC melas and is now a part of the Shantiniketan Artistic Leather Goods Manufacturers Welfare Association. Participation in melas gave her, her first regular customers. She lives in joint family set up and all her in laws objected her going out for melas initially. But because of her husband's support she was allowed to go out, but not outside West Bengal. Today, her son is also a full-fledged businessman. For further expansion of the business she took a loan of Rs. 4,00,000 under the PMEG Plan in July last year. She is not only involved in business but also guides other group in their functioning

Case Study 4:

Shikha Majhi, aged 35, did her schooling till Class XII. Soon after she passed her Class X her father passed away and the family faced economic problems. In such a situation she started giving

tuitions to junior students in the neighbourhood to support her family and her younger sister's education. It was at this time that the concept of Self Help Group was being introduced and promoted by the Block Officials. She grabbed the opportunity and joined a group in the year 1997, for the betterment of her household. She learnt kantha stitch from her mother. Being in the group she got the opportunity to participate in various Melas and learn marketing skills. It was with this exposure, that she got the idea to start her own business in 2004. To get the initial investment ready for her business for the first few years she herself acted as the middleman. She used to bring orders of the customers she met in the mela to women in the neighbourhood producing kantha dress materials and also leather work order for her group leader. She also gave tuitions to children. From the commission she got as a middleman and the savings from her tuition fees, she started her own business. She also had taken a loan of Rs. 1, 20,000 from the Allahabad Bank, for the initial investment. Recalling her first experiences she said that she was very nervous talking to strangers and it was also for the first time she had gone out of station. At this time her husband supported a lot. He used to accompany her and give her a lot of motivation. She started directly selling to the customers. Product design was also an important area of concern. These melas that she participated in her initial years were given by the DRDC. She has also applied for a loan in this association. Her savings has increased and her bank balance too has enhanced. She also feels that earlier market was much less competitive. Her husband is very much involved in this business. She doesn't feel the need to open a retail outlet for her Kantha products as most of her customers directly give her orders.

Influence of Different Stakeholders

There are various stakeholders involved in the process of entrepreneurship development of a woman. They impact the woman and contribute to the achievement of the ultimate goal of her empowerment. In the following tables the manner in which each stakeholder is affected is depicted. The benefit gained by each of the stakeholder is also noted. It is based on the responses of the entrepreneurs.

Table No. I

FAMILY

WAY OF INFLUENCE	CASE 1	CASE 2	CASE 3	CASE 4
FINANCIAL HELP	Dialogue with husband	Not applicable	Not applicable	Not applicable
BUSINESS EXPERIENCE	Not applicable	Work in mother's shop	Not applicable	Not applicable
ECONOMIC INSUFFICIENCY	Not applicable	Discussion with mother after husband's demise	Not applicable	Discussion with husband about the problem
MOTIVATION AND CO-OPERATION	Discussion with other family members	Discussion with other family members	Discussion with other family members	Discussion with other family members
SKILL TRAINING	Working with mother at a young age	Working with mother at a young age	Working with husband	Working with mother at a young age
BENEFIT	Increased asset, A profitable enterprise	Self-dependence of widowed daughter, A profitable enterprise	Involvement of sons in business, A profitable enterprise	Better economic condition, A profitable enterprise

Table No. II

GROUP

WAY OF INFLUENCE	CASE 1	CASE 2	CASE 3	CASE 4
ENHANCED SAVINGS	Discussion in	Discussion in	Discussion in	Discussion in

	meeting for loans	meeting for loans	meeting for loans	meeting for loans
NEED FOR SYNCHRONISATION	Discussion in meeting for a common goal	Discussion in meeting for loans	Discussion in meeting for loans	Discussion in meeting for loans
KNOWLEDGE SHARING	Skill training sessions for other members	Skill training sessions for other members	Skill training sessions for other members	Participation in skill training sessions
LOAN DEFAULTING MEMBERS	Pursuing them in monthly meeting to repay	Pursuing them in monthly meeting to repay	Pursuing them in monthly meeting to repay	Pursuing them in monthly meeting to repay
BENEFIT	Guidance, receiving loans	Guidance, receiving loans	Guidance, receiving loans	Guidance, receiving loans

Table No. III GOVERNMENT POLICIES AND PROGRAMMES

WAY OF INFLUENCE	CASE 1	CASE 2	CASE 3	CASE 4
SKILL TRAINING PROGRAMME FROM BLOCK	Attending to get certified as an artisan	Attending to get certified as an artisan	Attending to get certified as an artisan	Attending to get certified as an artisan
SUBSIDISED LOAN	Proposal submitted to Industrial Development Officer	Proposal submitted to Industrial Development Officer	Proposal submitted to Industrial Development Officer	Not applied
MELA FROM DRDC	Participation with other group members	Participation with other group members	Participation with other group members	Participation with other group members
RETAIL OUTLET	Give products for sale	Give products for sale	Not applicable	Not applicable
BENEFIT	Self-reliant women	Self-reliant women	Self-reliant women	Self-reliant women

Table No. IV MARKET ELEMENTS

WAY OF INFLUENCE	CASE 1	CASE 2	CASE 3	CASE 4
SUPPLIERS	Get raw materials on cash payment	Get raw materials on cash payment	Buy in bulk sometimes on credit	Get raw materials on cash payment
LOCAL MARKETS	Put for sale in local fairs and DRDC outlet in Netaji Market	Put for sale in local fairs, haat and Geetanjali showroom	Put for sale in local fairs and in her own retail outlet	Put for sale in local fairs
DESIGNING OPTIONS	Use own design and sometimes as given by customer	Use own design and sometimes as given by customer	Use own design and sometimes as given by customer	Involve a skilled designer and her own design too
CUSTOMERS	Keep Regular customers records	Keep Regular customers records	Keep Regular customers records	Get written agreement for credit transactions
BENEFIT	Quality products	Quality products	Quality products	Quality products

Table No. V FINANCIAL INSTITUTIONS

WAY OF INFLUENCE	CASE 1	CASE 2	CASE 3	CASE 4
LOAN	Regular visit for monthly deposit.	No loan. Group dissolved	Bank visit to meet manager	Bank visit to meet manager
BENEFIT	Responsible customers	Responsible customers	Responsible customers	Responsible customers

Table No. VI CIVIL SOCIETY

WAY OF	CASE 1	CASE 2	CASE 3	CASE 4
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INFLUENCE				
WORK TO OTHER SKILLED WOMAN	Regular meeting and payment on piece rate	Regular meeting and payment on piece rate	Regular meeting and payment on piece rate	Regular meeting and payment on piece rate
NGO(MARKETING OPTION)	Not applicable	Frequent meetings,giving of products	Not applicable	Not applicable
SERVICE TO COMMUNITY	Trainer in Block office programmes	Giving of training in NGO Project	Giving of training in NGO Project	Giving of training in NGO Project

Problems in Entrepreneurship Development

In the process of entrepreneurship development there are several problems which a woman faces. These problems arise from the various stakeholders that the woman has to function with. The problems according to the stakeholder are depicted in the table here:

Table No. VII

STAKEHOLDERS	CASE 1	CASE 2	CASE 3	CASE 4
FAMILY	House hold chores and curbing mobility	Demise of husband leading to economic problem	House hold chores and curbing mobility	Economic insufficiency
MARKET ELEMENTS	Price rise and too many artisans in kantha selling cheap products.	Price rise and too many artisans in kantha selling cheap products.	Price rise of raw materials.	Price rise and too many artisans in kantha selling cheap products
GROUP	Lack of common skill among all group members, aged members	Too many members, Lack of co-operation, group dissolved	Loan defaulter members, no longer in group	Loan defaulter members
GOVERNMENT PROGRAMMES	Not giving opportunity to participate in mela to other members, lack of skill training for unskilled women	Tedious loan sanction process	Not giving opportunity to participate in mela to other members,	Not giving opportunity to participate in mela to other members,
FINANCIAL INSTITUTION	Lack of offers for very poor people	Lack of offers for very poor people	Lack of offers for very poor people	Lack of offers for very poor people
CIVIL SOCIETY INSTITUTIONS	No problem	No problem	No problem	No problem

Empowerment Indicators Over The Different Stages Of Entrepreneur

Empowerment is a relative increase in the ability to do something for one’s betterment. It is the power to create a change in one’s life for the better. It’s the movement towards self-reliance. In the lives of these woman entrepreneurs there are events indicative of their empowerment. These events are indicative of certain aspects of empowerment. These aspects are depicted in the table below according to the different stages of entrepreneurship development. These are:

Initial Stage – when the causative factors for entrepreneurship were being created.

Strengthening Stage – when resources were mobilized to set up the business.

Stable Stage – when a consistent level of business activity was achieved.

Current Stage – When the business activity was growing to its present position.

Table No. VIII

PHASES	CASE 1	CASE 2	CASE 3	CASE 4

INITIAL	Learning of skill	Learning of skill and working in mother's shop	Learning of skill	Learning of skill and economic activity
STRENGTHENING	Negotiating and managing skill, enhanced mobility	Negotiating and managing skill, enhanced mobility	Negotiating and managing skill	Negotiating and managing skill, enhanced mobility
STABLE	Marketing, decision making ability	Marketing, decision making ability	Marketing, decision making ability	Marketing and decision making ability
CURRENT	Leading groups' economic initiative	Training provider and Guiding other groups	Guiding other groups	Set up another business and Guiding other groups

Conclusion: All these cases felt the need to break away from the self-help group and set up independent businesses. Even though formal education was not considered important for entrepreneurship, skill training in a particular field was important. Here most of the women acquired skill from their homes. Absence of a common skill was a problem in the group. This led to their breakup eventually. All the cases were not only economically empowered but were also today in a position to share their knowledge to give service to the civil society. As individual entrepreneurs all the cases got support from their families directly or indirectly. This was in contrast to the usual belief that rural women were not encouraged to join small businesses. However, all the cases faced problems in mobility as the prime responsibility of the families still rested with the women. This problem subsided as the children grew up or as the women grew older. The role of the Block and District Rural Development Cell was also vital. The block officials made sure that all the women got training and opportunity for participation in melas. Excessive burden should not be given on one particular woman. Rotation system should be followed.

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