iJRASET
International Journal For Research in Applied Science and Engineering Technology



INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 12 **Issue:** X **Month of publication:** October 2024

DOI: https://doi.org/10.22214/ijraset.2024.64795

www.ijraset.com

Call: 08813907089 | E-mail ID: ijraset@gmail.com

International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 12 Issue X Oct 2024- Available at www.ijraset.com

Evaluating the Role of Community Resource Person in the Establishment of the Startup Village Entrepreneurship Programme (SVEP) Ecosystem in West Bengal

Dr. Harajyoti Mazumdar[1], Dr. Santanu Mohan Deka[2]
[1]*Lead-Project, Indian Institute of Entrepreneurship, Guwahati, India*
[2]*Associate Faculty Member, Indian Institute of Entrepreneurship, Guwahati, India*

Abstract: ***The role of CRP-EPs (Community Recourse Persons for Enterprise Promotion) in Bolpur-Sriniketan and Simlapal blocks of West Bengal was analysed based on mixed quantitative and qualitative research methodologies. The selection process for CRP-EPs is an essential part of the success of the Startup Village Entrepreneurship Programme (SVEP). The performance of CRP-EPs is measured by their maximum support to entrepreneurs in receiving the CEF Loan, its repayment, and the and the business facilitation for market linkage and bank linkage under the SVEP-Programme. The support is not limited to promotion but focuses on identifying potential entrepreneurs from the beginning with training, market, financial linkages, etc. In both blocks, entrepreneurs are using the retailer market as a mode of marketing, followed by wholesalers and other modes of marketing for business. Facebook, followed by WhatsApp and Instagram, is the online mode of marketing for entrepreneurs, guided by both CRP-EPs and the BRC (Block Resource Centre) Committee.***
Keywords: CRP-EPs, quantitative, qualitative, CEF (Community Enterprise Fund) Loan, market linkage, and bank linkage.

I. INTRODUCTION

India still lives in its villages, and most of the people are agrarians. It is estimated that the agricultural sector contributes 18.8% to the national income, the primary source of income for about 55% of the population. The Govt. of India has taken many rural development initiatives to uplift rural people and the economy. Some were very good, and some failed miserably. The rural population is still trying to recover from poverty, unemployment, malnutrition, illiteracy, poor infrastructure, lack of healthcare facilities, etc. The government of India is constantly trying to get as many schemes as possible for rural development and sustainable livelihood for the rural masses to curb these given problems.

On the other hand, entrepreneurship has been an essential aspect of job creation and economic development, so it is crucial to comprehend the conditions that enable it to flourish. Therefore, the Government of India launched the SVEP program in 2014-15 to address the given problems, which will allow them in skill enhancement through training & development and help in credit linkage to small enterprises and skill-based workers. The Start-up Village Entrepreneurship Program (SVEP) initiative is a part of the National Rural Livelihood Mission program to promote entrepreneurship in rural areas.

Entrepreneurs usually are restricted in their access to distributors—both wholesalers and retailers. On the customer side, entrepreneurs struggle with low brand awareness and customer loyalty. One of the marketing challenges faced by Entrepreneurs at Simlapal block is the lack of proper marketing channels. The beneficiaries under SVEP are promoting their products in a traditional way. Still many of the enterprises did not aware about branding, packaging and marketing channels. The majority of the enterprising units in the block is trading and service units which serves the daily requirement of the people residing within the villages.

Rapid modernization and growing market trends have brought many changes in the searching, buying and consumption pattern of the people. Digitization has become a vital part of our daily routines (Kalia, 2019; Kalia, Singh, & Kaur, 2016). The increased use of technology has brought about numerous changes in the business world (Alam, 2009). Limthongchai and Speece (2003) underlined the significance of the internet for being an important medium to find new customers as well as to continue relationships with existing customers. In recent years, reasonable number of businesses have been using the Internet and other electronic media in their marketing efforts, making way for electronic marketing (as a new marketing phenomenon and philosophy) to grow in a very dramatic and dynamic way (El-Gohary, 2009).

©IJRASET: All Rights are Reserved

ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 12 Issue X Oct 2024- Available at www.ijraset.com

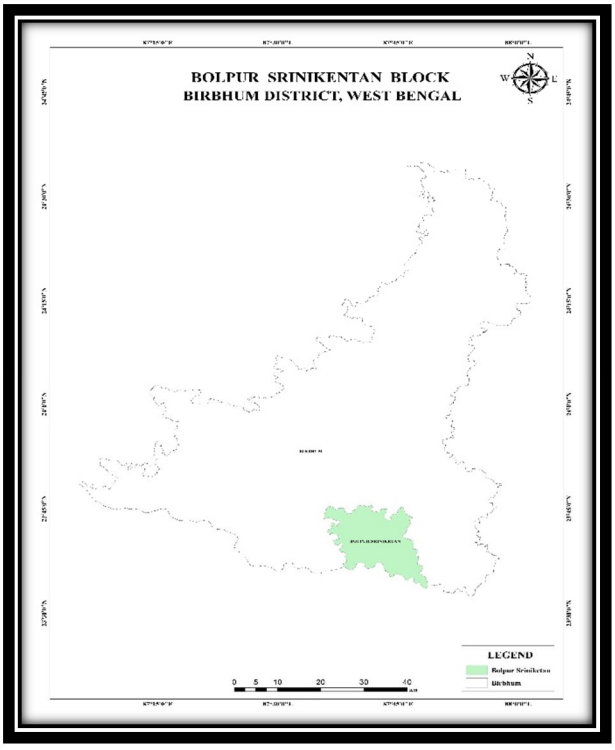
E-marketing tools like social media can facilitate more responsive communications with customers (Verhoef, Reinartz & Krafft, 2010) and enhance marketing 4 capabilities (Jeong, Jin, & Jung, 2019). Infact, social media can induce multi-directional flow of communication (Shaltoni, 2017). Consumers are not just recipient of brand messages, but they also share their feedback with other consumers and the company, across borders. Therefore, E-marketing can lead to brand magnification as compared to traditional marketing (Odoom & Mensah, 2019).

II. MATERIALS AND METHODOLOGY

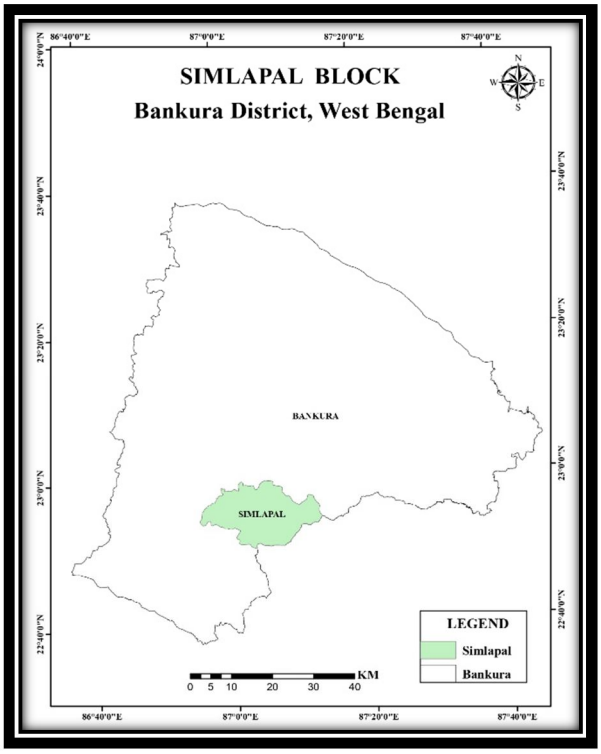
1) *Study Area:* The selected study area for the SVEP block was Bolpur-Sriniketan and Simlapal of West Bengal.
2) *Objective:* The core objective of the study is to understand the performance of CRP-EPs in CEF loan, contribution of CRP-EPs for enterprise promotion and Economic impact on entrepreneurs
3) *Qualitative and Quantitative:* The study integrated a mixed quantitative and qualitative research methodology to enrich the process and provide a more insightful understanding. The analysis is carried out through pre-tested questioner's interviews and secondary input data. The following qualitative analysis were used to analyze the data: Baseline survery, Focus Group Discussions (FGD) and Key Informant Interviews (KII).

III. RESULT AND DISCUSSION

Bolpur-Sriniketan block is located in Birbhum district, West Bengal, India. It is situated approximately 150 kilometers northwest of Kolkata, the capital of West Bengal. Simlapal is a block in the Bankura district of West Bengal, India. It is located approximately 200 kilometers west of Kolkata, the capital of West Bengal. SVEP was successfully implemented in Phase -II at Bolpur-Sriniketan and Simlapal blocks of West Bengal.



Map of Bolpur-Sriniketan Block



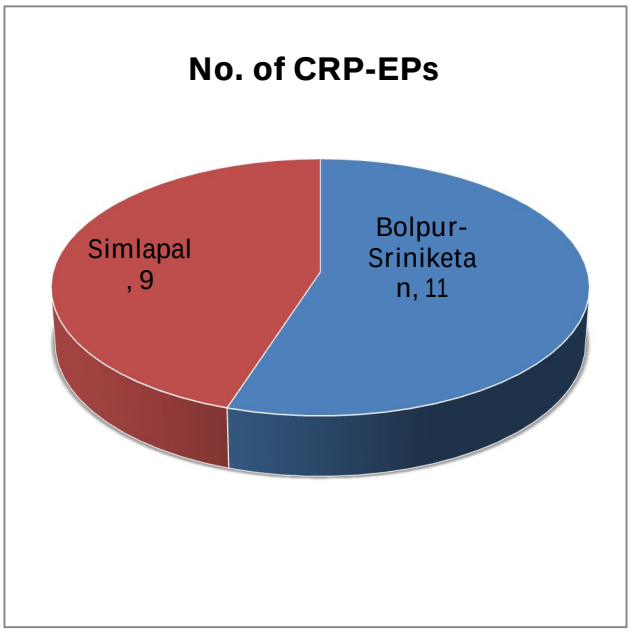
Map of Simplapal Block

A. *Selection Process of CRP-EPs under SVEP Programme*

The majority of the CRP-EPs individuals were selected in the SVEP are through the written examination and interview process in total, considering all the districts followed by mentors. Use of different selection methods for CRP-EPs shows the transparency of the process and success of SVEP also depends on the fairness of the CRP-EPs selection. As CRP-EPs are the main face of this initiative of the selection methods, become an essential part of the success of SVEP.

©IJRASET: All Rights are Reserved

ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 12 Issue X Oct 2024- Available at www.ijraset.com



B. Enterprise Supported by CRP-EPs

The CRP-EPs have promoted enterprises at the village level with an emphasis on handholding so that the enterprises could overcome obstacles. However, the support is not limited to promotion but focuses on identifying potential entrepreneurs from the beginning with training, market, financial linkages, etc.

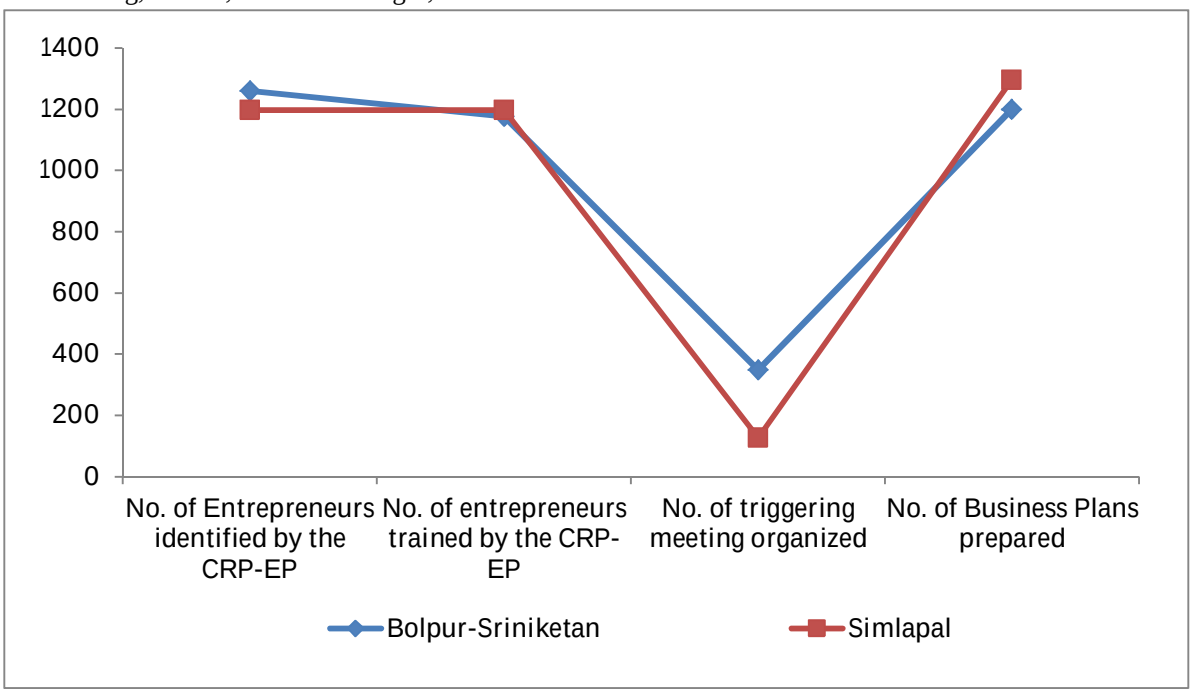


Fig 2: CRP-EPs performance in Simlapal and Bolpur-Sriniketan blocks

However in case of Bolpur-Sriniketan block 1259 entrepreneurs are selected while 1199 business plan are prepared. As it shows that the entrepreneurs in both the blocks are getting maximum support like; Identification of entrepreneurs, training conducted, prepared of business plan respectively. CRP-EP has also provided the necessary support to BRC through coordinating the meetings on different points and covered the issues and provided the necessary solutions under the SVEP Programme.

©IJRASET: All Rights are Reserved | SJ Impact Factor 7.538 | ISRA Journal Impact Factor 7.894 |

C. CRP-EPs Guidance to Entrepreneurs in CEF Loan, Market and Bank Linkage

Fig 3 shows the type of support provided by the CRP-EPs. It was observed that the CRP-EPs in Bolpur-Sriniketan block provide maximum support to enterprises in distribution of CEF Loans (1095) sanctioned from BRC committee. About 532 no. of enterprises had successfully repayment the CEF loan, 347 and 464 no. of enterprises are facilitated with market linkage and Bank linkage by the CRP-EPs. In case of Simlapal block, maximum support to entrepreneurs is in CEF Loan (1041) and Bank linkage (684) under this SVEP- Programme.

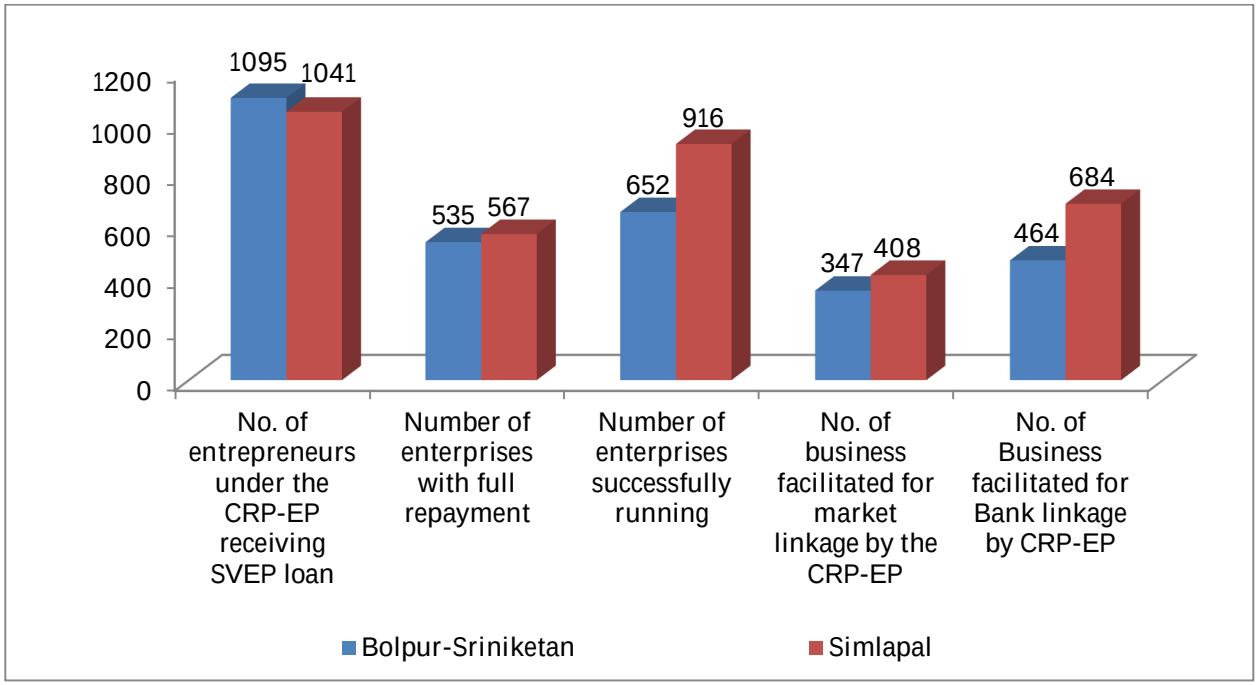


Fig 3: Various guidance to Entrepreneurs by CRP-EPs

From the enterprises data, an analysis has been done on the basis of questionnaires which are represents a status of marketing channel adopted by the enterprises to promote their business or items in Bolpur-Sriniketan block. It was found that 93% of entrepreneurs are using retailer market as a mode of marketing followed by Wholesaler (2%) and others mode of marketing (2%). While in case of Simlapal, 90% of entrepreneurs are using retailer market as a mode of marketing. The status of other mode of marketing is 3% are Wholesaler and remaining 7% is other mode of marketing.

During the study, it was found that in Bolpur-Sriniketan block 9% of the entrepreneurs were using Facebook for their marking followed by 5 % WhatsApp, 12% other mode, 1 % of entrepreneurs were using Instagram. Similarly, in case of Simlapal block online mode of marketing through Facebook, WhatsApp is used only by 3% of entrepreneurs, which represents that either they don't want to promote their business through online of might be the are not aware about the online promoting.

IV. ECONOMIC IMPACT

Entrepreneurs are benefited economically and socially in terms of income enhancement, employment generation, an increase in business assets, and capital funding. As per the survey, since the SVEP was implemented, the income of entrepreneurs has increased dramatically; for example, 138 people in Bolpur-Sriniketan block while 192 people in Simlapal block made Rs. 1,000-5,000 before the program was implemented, but only few people now earn that amount.

Further, 91% of entrepreneurs have benefited from SVEP loans at a lower interest rate. 1127 entrepreneurs received SVEP loans with the help of CRP-EPs, and 535 enterprises repaid their loans completely; however, about 18 enterprises defaulted on the loans.

It has been found ***(Table No.1 and Table No.2)*** that weak degree of negative correlation between age of the business and business success. It indicates that as the business grows older than the operating performance of the business deteriorates. However, the degree of correlation is very weak, and age may not have any significant impact on the operating performance of the business. Age of the business is calculated from the inception of the business to the year of the survey for this study. Business success is the operating performance of the business, which is the ratio of income to sales.

©IJRASET: All Rights are Reserved | SJ Impact Factor 7.538 | ISRA Journal Impact Factor 7.894 |

Table No 1: SPSS Analysis between the No. of Entrepreneurs under the CRP-EP Receiving SVEP Loan and Number of Successfully Running Enterprises (Bolpur-Sriniketan Block):

Descriptive Statistics			
	Mean	Std. Deviation	N
No. of entrepreneurs under the CRP-EP receiving SVEP loan	99.5455	51.55650	11
Number of enterprises successfully running	59.2727	22.98300	11

Correlations			
		No. of entrepreneurs under the CRP-EP receiving SVEP loan	Number of enterprises successfully running
No. of entrepreneurs under the CRP-EP receiving SVEP loan	Pearson Correlation	1	.147
	Sig. (2-tailed)		.666
No. of entrepreneurs under the CRP-EP receiving SVEP loan	N	11	11
Number of enterprises successfully running	Pearson Correlation	.147	1
	Sig. (2-tailed)	.666	
	N	11	11

Table No 2: SPSS Analysis between the No. of Entrepreneurs under the CRP-EP Receiving SVEP Loan and Number of Successfully Running Enterprises (Simlapal Block):

Descriptive Statistics			
	Mean	Std. Deviation	N
No. of entrepreneurs under the CRP-EP receiving SVEP loan	115.67	33.373	9
Number of enterprises successfully running	101.78	34.935	9

Correlations			
		No. of entrepreneurs under the CRP-EP receiving SVEP loan	Number of enterprises successfully running
No. of entrepreneurs under the CRP-EP receiving SVEP loan	Pearson Correlation	1	-.056
	Sig. (2-tailed)		.886
No. of entrepreneurs under the CRP-EP receiving SVEP loan	N	9	9
Number of enterprises successfully running	Pearson Correlation	-.056	1
	Sig. (2-tailed)	.886	
	N	9	9

The analysis of regression shows that size of the enterprise, age of the entrepreneur, and gender have a significant positive impact on operating performance. Training times, number of training days, linkage with SHGs, education level, caste, and type of business were found to be non-significant predictors of operating performance. Larger enterprises may have greater access to resources, economies of scale, and market power, leading to better operating performance. Older entrepreneurs may have more experience, knowledge, and networks, which can contribute to successful business operations. The non-significance of training-related variables suggests that while training may be beneficial, other factors may be more influential in determining operating performance.

©IJRASET: All Rights are Reserved | SJ Impact Factor 7.538 | ISRA Journal Impact Factor 7.894 |

Table No.3: Regression Statistics: Impact of the Loan under SVEP on the Running of Enterprise (Bolpur-Sriniketan Block)

Regression Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.147[a]	.022	-.087	53.75526
a. Predictors: (Constant), Number of enterprises successfully running				

Table No.4: Regression Statistics: Impact of the Loan under SVEP on the Running of Enterprise (Simlapal Block)

Regression Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.056[a]	.003	-.139	35.621
a. Predictors: (Constant), Number of enterprises successfully running				

Table No.5: ANOVA analysis No. of entrepreneurs under the CRP-EP receiving SVEP loan and Number of enterprises successfully running (Bolpur-Sriniketan Block)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	574.071	1	574.071	.199	.666[b]
	Residual	26006.656	9	2889.628		
	Total	26580.727	10			
a. Dependent Variable: No. of entrepreneurs under the CRP-EP receiving SVEP loan						
b. Predictors: (Constant), Number of enterprises successfully running						

Table No.6: ANOVA analysis No. of entrepreneurs under the CRP-EP receiving SVEP loan and Number of enterprises successfully running. (Simlapal Block)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.194	1	28.194	.022	.886[b]
	Residual	8881.806	7	1268.829		
	Total	8910.000	8			
a. Dependent Variable: No. of entrepreneurs under the CRP-EP receiving SVEP loan						
b. Predictors: (Constant), Number of enterprises successfully running						

Table No.5 and Table No.6 indicated the correlation between the availability of loan under the SVEP and the successfully running of the enterprises, which is a positive correlation which is represents that availability of loan has an impact for the business in both blocks. Loan is really very helpful to maintain their cash flow. Entrepreneurs require substantial working capital to ensure the smooth operation of business activities and boost profitability. Whether it's purchasing new equipment, hiring and training staff, expansion to larger premises or procuring new inventory, business persons need financing for their venture.

Table No 7: Coefficients: No. of entrepreneurs under the CRP-EP receiving SVEP loan (Bolpur-Sriniketan Block)

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	80.005	46.740		1.712	.121	-25.728	185.738
	Number of enterprises successfully running	.330	.740	.147	.446	.666	-1.343	2.003
a. Dependent Variable: Number of enterprises successfully running								

From the above analysis (Table No.7 and Table No.8), it can be concluded that SVEP in Bolpur Sriniketan block has been showing significant growth in performance during the last 4 years (2017-18 to 2021-22). SVEP in Bolpur Sriniketan block has significantly exceeded its target of 1320 enterprises, achieving a total of 1328. The project has positively impacted both entrepreneurs and CRP-EPs, contributing to their overall development. There has been an improvement in the living and social standards of the entrepreneurs as most of them are from the lower income group and socially backward classes.

Table No 8: Coefficients: No. of entrepreneurs under the CRP-EP receiving SVEP loan (Simlapal Block)

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	121.136	38.564		3.141	.016	29.947	212.324
	Number of enterprises successfully running	-.054	.360	-.056	-.149	.886	-.906	.799
a. Dependent Variable: Number of enterprises successfully running								

The main benefit of the livelihood activities would be increased and diversified incomes of the target beneficiaries. The specific challenges faced by the enterprise and CRP-EPs, loan repayment issues, new business, funds requirement for additional support to the enterprises. Additionally, the selection of the business activities is an essential step in the success of the enterprises. This aspect needs to relook depending upon the need of the entrepreneur, capability of the entrepreneur and resources available in that area for the expansion of the project.

The entrepreneurs reported that due to the SVEP project they have had improvement on capital-funded business growth, an apparent increase in net income, an increase in business assets, and creation of additional employment and generation of inner surplus to lead to an increase in savings. Entrepreneurs also reported an improvement in many other aspects of their life such as general health status, education of children, condition of sanitation, nutrition and the social standing of their household in the community. The analysis of data collected from various stakeholders indicates that the SVEP scheme has been instrumental in propelling the enterprises to a shift towards a pathway of formalized set-up; there is an increased understanding of business ecosystem among the entrepreneurs, savings for individual entrepreneurs has enhanced and records pertaining to business and personal cash flows are also maintained. It was encouraging to note that many entrepreneurs reported that they were using the profits to reinvest in the business for its expansion.

V. CONCLUSION

By fostering entrepreneurship at block levels, SVEP can contribute to local economic development through job creation, increased revenue generation, and innovation. The program helps entrepreneurs to acquire essential business skills such as market analysis, financial management and problem-solving which enhance their entrepreneurial capabilities. It is essential to maintain and expand the support provided by CRP-EPs and BRC officials to ensure the continued success of entrepreneurs in the region. Facilitating networking opportunities among entrepreneurs can help them learn from each other, share best practices, and collaborate on new ventures. Identifying the challenges and barriers faced by entrepreneurs can help in future program improvements and ensure that support is tailored to their needs. Thus, SVEP play a vital role in supporting entrepreneurship and driving economic development in Bolpur-Sriniketan and Simlapal blocks.

VI. ACKNOWLEDGEMENT

We would like to express our sincere gratitude to the West Bengal State Rural Livelihood Mission (WBSRLM) for their invaluable support throughout our study. We are also deeply indebted to the National Rural Livelihood Mission (NRLM) for their encouragement and essential guidance during this research endeavor.

REFERENCES

[1] Kalia, P. (2019). Web surfers are web spenders: Finding the truth of online shopping. International Journal of Management Practice, 12(3), 376–400. https://doi.org/10.1504/IJMP.2019.10020017

[2] Kalia, P., Singh, T., & Kaur, N. (2016). An Empirical Study of Online Shoppers' Search Behaviour with Respect to Sources of Information in Northern India. Productivity : A Quarterly Journal of the National Productivity Council, 56(4), 353–361. Retrieved from http://www.printspublications.com/journal/productivity a quarterly journal of the national productivity council 668022169472596307#seventh

[3] Alam, S. S. (2009). Adoption of internet in Malaysian SMEs. Journal of Small Business and Enterprise Development, 16(2), 240–255. https://doi.org/10.1108/14626000910956038

[4] Limthongchai, P., & Speece, M. W. (2003). The Effect of Perceived Characteristics of Innovation on E-Commerce Adoption by SMEs in E-commerce Adoption and Innovation Diffusion. In Proceedings of the Seventh International Conference on Global Business and Economic Development (pp. 1573–1585).

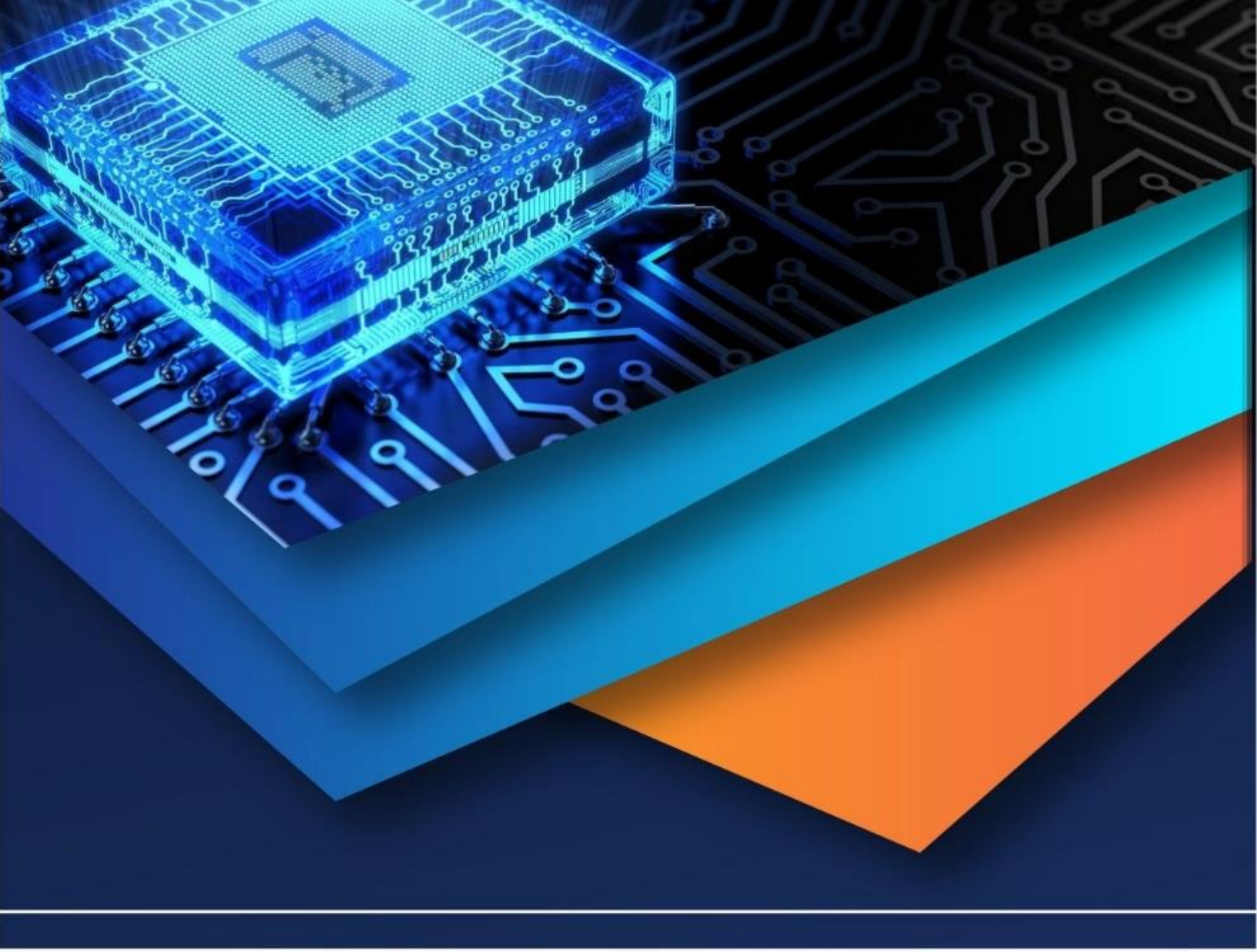
[5] El-Gohary. (2009). The impact of E-marketing practices on market performance of small business enterprises. An empirical investigation. University of Bradford. https://doi.org/10.1159/000105503

[6] Verhoef, P. C., Reinartz, W. J., & Krafft, M. (2010). Customer engagement as a new perspective in customer management. Journal of Service Research, 13(3), 247–252. https://doi.org/10.1177/1094670510375461

[7] Jeong, S. W., Jin, B. E., & Jung, S. (2019). The temporal effects of social and business networks on international performance of South Korean SMEs. Asia Pacific Journal of Marketing and Logistics, 31(4), 1042–1057. https://doi.org/10.1108/APJML-08-2018-0326

[8] Shaltoni, A. M. (2017). From websites to social media: exploring the adoption of internet marketing in emerging industrial markets. Journal of Business & Industrial Marketing, 32(7), 1009–1019. https://doi.org/10.1108/JBIM-06-2016-0122

[9] Odoom, R., & Mensah, P. (2019). Brand orientation and brand performance in SMEs: The moderating effects of social media and innovation capabilities. Management Research Review, 42(1), 155–171. https://doi.org/10.1108/MRR-12-2017-0441



10.22214/IJRASET

45.98

IMPACT FACTOR: 7.129

IMPACT FACTOR: 7.429

INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Call : 08813907089 (24*7 Support on Whatsapp)