A SURVEY RESEARCH ON TIBETAN ENTREPRENEURS IN INDIA

Tsewang Rigzin

MDP. Emory University, Atlanta, USA.

In association with Federation of Tibetan Cooperatives in India, Ltd. (FTCI), Bangalore, India
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Dedication:

I dedicate this work to His Holiness the Dalai Lama of Tibet for his ceaseless effort in making this world a better place to live in. May you live long and your wishes be fulfilled.
I am deeply grateful to so many people who have helped me in making this study possible. Without their support, I could not have completed this study.

First of all I would like to thank Venerable Tara-wa Tenzin Choenyi, (1920-2013) former private secretary of His Holiness the Dalai Lama for being my mentor and guide. You may not be with us today, but your kind and wise word still inspires me.

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ABSTRACT

More than 70% of Tibetan refugees in India depend on agriculture, handicraft and other small enterprises as their primary source of income. Tibetans in India begin their new life in exile by constructing roads in difficult terrain of Indian Himalaya. Gradually these Tibetans were resettled in various settlements in south India and agricultural related activities became their major sources of income. While there were plenty of time after agricultural activities, few Tibetans refugees came up with an idea of selling sweaters in various Indian cities and towns during winter season. Eventually this particular business activity spread widely among Exile Tibetans and it is still practiced by significant number of exile households. As exile life prolongs, many Tibetan started small and medium enterprises, both collectively as well as individually. This particular sector is growing. Although they are very few studies conducted on agricultural and sweater selling activities of Tibetan refugees in India, there is hardly any study conducted on this growing sector of Tibetan enterprises. This survey seeks to understand the present state of Tibetan Entrepreneurs in India by identifying and analyzing the strengths, positive trends, core competencies and best practices by Tibetan entrepreneurs. It also seeks to identify and analyze the internal weaknesses and external impediments faced by existing and potential Tibetan entrepreneurs and bring fact-based recommendation to all the concerned stakeholders.

Key words: Exile Tibetan community, Tibetan entrepreneurs, Market-based solution, Tibetan in India, Itinerant sweater trade, Sustainable and cohesive Tibetan refugee settlements in India.
1. INTRODUCTION

The prime purpose of having asked by His Holiness the Dalai Lama for the area specific Tibetan Settlement in early 1960s, to the Prime Minister of India Pandit Nehru, was primarily to have an integrated and cohesive Exile Tibetan community, so that the preservation and protection of our unique and compassion based cultural heritage is ensured. Although the overall experiences of Tibetans in exile have been successful and have widely lauded as the most successful refugee community in the world. However, the high unemployment rate and continued migration of Tibetans from their respective settlements in India to various India cities and Western Countries, including the United States, Canada and other European countries, threatens the stability and sustainability of Tibetan refugee settlement in India.

According to the ‘Tibetan Demographic Survey 2009’ conducted by Planning Commission of Central Tibetan Administration (CTA), Dharamsala, in ten years, 1998-2009, about 9309 Tibetans have moved to Western countries. Some other source even indicates that each year around 3000 Tibetan move to Western countries. If this trend is to continue at the current rate, by the end of 2019, the total numbers of Tibetans in India will be reduced from current 94203 (TDS. 2009, CTA.) to just 64203 Tibetans (excluding new arrivals from Tibet) in India. Looking at this ever-increasing movement of Tibetans from their settlement to other places, it seems to me that what we call Tibetan refugee settlement is not really a settlement, but more like a transit camps and it is very possible that in near future that most of these settlements in India will turn into large old-age homes.

The exact number of unemployed youth in Tibetan diaspora is hard to come by. However, it is clear that the proportionate unemployment rate of Exile Tibetan community in India is extremely high. A Demographic Survey conducted by the Planning Commission, C.T.A. in 2009 shows that only 39% of total workforce populations (aged, 15-64) are main-workers. This high rate of unemployment has become a major impediment for creating economically self-reliant community in Exile.

2. SIGNIFICANCE OF SURVEY

More than 70% of Tibetan refugees in India depend their primary source of income from small enterprises, agriculture and handicraft. (TDS. Planning Commission, CTA. 2009.) The stability and survival of Tibetan refugee establishment in India particular and that of Nepal and Bhutan in general depends on efficiency of this very sector.
In long-term, depending on outside supports or funds for building a cohesive and stable Tibetan settlement is not a sustainable solution. Globally, aid-dependent model of development has invited many criticisms recently. Dr. Paul Polak wrote, “The most important poverty myth is that we can donate people out of poverty”. (Polak, 2008, p. 34) In spite of West’s US$ 2.3 trillion development aid for underdeveloped countries, the progress in field of poverty reduction was way behind the expectation. Professor William Easterly, in his book, “the white man’s burden”, made a strong fact-based argument about how Western Aid to underdeveloped countries failed to achieve it objectives. He states “the world poor do not have to wait passively for the west to save them (and they are not so waiting). The poor are their own best searchers”. (Easterly, 2008, p. 27)

Many welfare economists like Easterly, believe that; in long run, such aid and dependency do more harm than good. They therefore put great emphasis on community driven development model as more sustainable means to free oneself from complex web of poverty and other social problems. In this light, Professor Yunus, rightly said “opening up opportunities for self-employment by creating appropriate institution and policy is unquestionably the best strategy for eliminating unemployment and poverty” (Yunus, 2007. P. 233)

It is therefore, important that Central Tibetan Administration (CTA) should come up with more appropriate and community driven intervention for creating a stable Tibetan settlement in India. The answer for this lies in the new global trend of market-based solution for social problems with power of creative and ethical entrepreneurship. In this light, if CTA and other organizations, such as Nyamdel (FTCI), Tibet Fund, etc. are able to act as catalyst of small and medium enterprises (SMEs) in Tibetans settlements in India, it will effectively decrease the high unemployment rate and reduce the continued migration rate and will lead to economically self-reliant and prosperous exile Tibetan society and eventually we will be in better position to preserve, protect and promote our unique and compassionate based traditional and cultural heritage.

I have heard many experts saying Tibetans in India are very entrepreneurial. It is indeed true. Few thousand Tibetans, who first arrived in jungles of south India without any possession, have transformed these jungles into vibrant communities in very short period. However, this growing sector of income generation is in urgent need of revitalization and support.

This survey seeks to understand the present state of Tibetan Entrepreneurs in India and attempt to bring a fact based recommendations to those organizations and individuals who seek to create an economically self-reliant Exile Tibetan communities in India, Nepal and Bhutan through facilitating enterprise developments and other income
generating activities in settlements.

This survey takes a holistic approach in understanding the real need of target communities. It is based on two widely practiced participatory research approach, i.e. sustainable livelihood approach\(^1\) (Chambers & Convey, 1992.) and stage of progress approach\(^2\) (Krishna, 2005.) Synthesizing these two widely adopted approaches, the survey will try to understand exile Tibetan community in general and the Tibetan entrepreneurs in particular in a localized and appropriate context and analyze how the initiatives of CTA, FTCI and other development interventions can tackle the complex factors that act as an impediment in achieving the desired livelihood outcome in short run and ultimately in creating a cohesive and self-reliant exile Tibetan community in India, Nepal and Bhutan.

3. BACKGROUND

To understand the context of this survey, and its specific population, it is crucial to look into extended historical and spatial contexts through which the Tibetan refugee settlements evolved in India and other countries. When world witnessed the birth of numerous newly independent countries from tyranny of imperialism in mid of twentieth century, things took different shape in Tibet. With the formation of communist party’s rule in China in September 1949, Tibet was illegally and brutally occupied. After a decade of attempt to settle the conflict through negotiation with Mao Zedong and his communist Party of China, the young Dalai Lama finally had to flee Tibet and seek political asylum in India in April 1959. Following the footsteps of His Holiness the Dalai Lama, more than 80,000 Tibetan refugees have fled to India, Nepal and Bhutan and formed various refugee settlements in these three countries.

On April 29, 1959, with a mission of rehabilitation of Tibetan refugees and restoring freedom and happiness in Tibet, His Holiness the Dalai Lama established the Tibetan exile administration in the north Indian hill station of Mussoorie (later shifted to Dharamsala in 1960) and named it “Central Tibetan Administration (CTA) of His Holiness the Dalai Lama.\(^3\)

\(^1\) The Sustainable livelihood approach is the most used approach in research and practice on understanding of the complex interconnection between various factors those are responsible for livelihood status of individual or community. This approach adopts a distinctive and holistic perspective in analysis of particular target group.

\(^2\) The ‘Stages of Progress approach’ was developed by Professor Anirudh Krishna (2004) of Duke University (USA) to answer the questions such as, how do poor understand poverty? What livelihood strategies do poor households employ as they fight to escape poverty? What about the households that fall into poverty – what are causes? And how do these strategies and causes change over time? (Krishna, 2005 p. 5) The distinctive feature of this approach is that it tries to understand poverty or particular condition of community by contextualizing it with unique local conditions and tries to explain the poverty as seen by people themselves.

\(^3\) Although known as Central Tibetan Administration of His Holiness the Dalai Lama, but it act as de facto Tibetan government in Exile. However, Government of India, in an attempt to improve its relations with China, refused to identify CTA as Tibetan Government in Exile.
In the initial stage, to accommodate and help Tibetan refugees, the government of India with assistance of the state government of Assam and West Bengal set up various transit camps. Despite assistance from government of India and numbers of International organizations, many Tibetan refugees died as a result of living in these crowded and unsanitary conditions. This unfortunate state of affairs provoked an urgent needs of a long-term rehabilitation program that would serve to bring all the refugees into cohesive and homogenous Tibetan communities that will facilitate them to practice, protect and promote their unique cultural and traditions heritage.

Thus, His Holiness the Dalai Lama requested the Government of India to resettle the Tibetan refugees in cohesive agricultural-based settlements, as most of Tibetans were familiar with agricultural activities. Pandit Nehru, the then Prime Minister of India accepted and wrote to the government of Indian states, requesting them to make land available for Tibetan refugees. Accordingly, State Government of Mysore (as Karnataka state was called at that time) allotted nearly 3,000 acres of land and the first ever-Tibetan exile settlement namely Lugsung Samdupling came into existence in 1961. This was followed by establishment of three more settlement in Karnataka State, making it the state with largest Tibetan refugee population in India.

Today, with total Tibetan Refugee population of 109,015 in India, Nepal and Bhutan, (TDS. Planning Commission, CTA. 2009.) there are aggregate of 58 Tibetan refugee settlements in India (39), Nepal (12) and Bhutan (7). (Department of Home, C.T.A. 2012) These settlements are further classified into three broad categories: agricultural based (26), handicraft and industry based (20) and scattered settlement (12). (Department of Home, C.T.A. 2012)

3.a. Building a home away from home: Tibetan Refugees and their settlements

There is a famous expression in Tibetan that says, “The only thing that I am acquainted of are the sky and the earth”. This phrase perfectly depicts the life of first generation Tibetan refugees in India. In addition to being totally alien to new environment, attempting to resettle in hot and humid tropical jungles of South India from cold and highest plateau of this planet is nothing short of an ultimate test to a sudden adaptability of human species to a new environment.

With some initial hardships, Tibetan refugees, under the compassionate and wise leadership of His Holiness the Dalai Lama and assistance of Government of India and other voluntary aid organizations, the refugees started all over again and eventually came to be known as the most successful refugee community in the world.

The secret of this successful adaptation and resettlement is our guiding development principle: “Hope for the best and prepare from the worst”. Although our hope have not been materialized yet, our preparation from the worst have definitely help us in building a cohesive and vibrant Tibetan refugee settlements in India, Nepal.
and Bhutan. Initially most of Tibetan refugees earn their livelihood from agricultural related activities. In late seventies a sweater selling business became of the most important business activities among Tibetan refuges. This was followed by increase in establishment of other business activities such as hospitality and manufacturing business.

One of most distinguishing features of Tibetan refugee community is adoption of Co-operative economic system in their settlements. These Societies have become a cornerstone of the economic growth of Tibetan refugee settlements. Although fascinating, the discourse on Co-operative as an alternative form of economic system from capitalism and communism is outside the scope of this report. With influence of visionary leadership of His Holiness the Dalai Lama and philosophies of Mahatma Gandhi, the economic rehabilitation of Tibetan refugees in India is modeled after Co-operative economic system where in the means and mode of production is owned not by state, as in case of communism or individual, as in case of Capitalism, but by people themselves. This model of economic system, which Mahatma Gandhi called ‘non-violent economic system’, resulted in relatively successful economic growth in various Tibetan refugee settlements in India.

Today, the main sources of livelihood of Tibetan refugee settlements in India, Nepal and Bhutan are Agricultural activities, services and private enterprises, handicraft and itinerant sweater trade. Table 1 shows different types of livelihood activities among Tibetan refugee settlements in India, Nepal and Bhutan with percentage of working population.

Table 1 – Livelihood Activities and % of working population involved.

<table>
<thead>
<tr>
<th>Livelihood Activities</th>
<th>% Working population.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Activities</td>
<td>30%</td>
</tr>
<tr>
<td>Handicraft</td>
<td>11%</td>
</tr>
<tr>
<td>Sweater selling business</td>
<td>29%</td>
</tr>
<tr>
<td>Government service and private enterprises</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source – Department of Home, CTA. 2012

With death of Mao Zedong in 1976 and liberalization of Chinese economy under leadership of Deng Xiaoping, China opened its door to rest of the world. Taking advantages of the situation, many Tibetans inside Tibet came to seek political asylum in India in 80s and 90s. This movement is often termed as ‘the second phase of Tibetan refugee exodus to India.’ The government of India admitted arrival of 25,000 new

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More than 50% Tibetan refugee household in India involves in seasonal (November-February) itinerant sweater selling business in major cities of India.
Tibetan refugees between 1986-1996. (Doval, 2012) This sudden increase in refugee led to overpopulation and increase in unemployment rate in Exile Tibetan communities.

With United State Government’s provision of 1000 immigrant visas to Tibetans refugee living in India and Nepal in 1991 through Section 134 of the Immigration Act of 1990 and subsequently a migration of Tibetans to other European countries, remittances have become important sources of income for many Tibetans. However, due to lack of employment opportunities, there is widespread of informal sectors for income generation among Tibetan refugee settlements in India, Nepal and Bhutan. As shown in table 1, about 59% of exile population in India, Nepal and Bhutan engage in seasonal sweater selling business and other small-scale private enterprises. This being major source of income, one of the most pressing needs is access to credit, and for refugees, there are few sources. In settlements, there are no banks that specifically caters to refugees, and in urban areas, due to lack of documents, land and other assets ownership for collateral, Tibetan refugees are often unable to use formal banking and credit institutions.

3.b. Nyamdel - Federation of Tibetan Co-operatives in India Limited (FTCI)

This survey is conducted in association with FTCI. It is headquartered in Bengaluru city of Karnataka State. Federation of Tibetan Co-operatives in India Limited (henceforth to be known as FTCI) is a federation of various Tibetan co-operatives that have sprung in different Tibetan refugee settlements in India. The need for collective effort to create a market for handicraft and agriculture produce from these co-operatives and to form a common platform for the exchange of ideas were felt by consecutive leadership of Tibetan Government in Exile, India. Consequently, in April 2005, FTCI was formally established and registered under Multistate Co-operative Societies Act of 2002 with 15 member co-operatives in various Tibetan settlements all over India. The vision of FTCI as mentioned in their official website are as follow:

• To make the Tibetan settlement viable and sustainable
• To strengthen and to provide assistance to member co-operative societies
• To preserve and promote Tibetan culture and traditions
• To strive for attaining sustainable markets for the products of member co-operatives societies
• To generate employment opportunities within the Exile Tibetan community especially for the youth.

FTCI have been awarded with numbers of awards and accolades. “International Award for Best Co-operative Society, 2012” was one such honor, bestowed on FTCI by the International Cooperative Alliance, Geneva and National Cooperative Union of India jointly.
4. SURVEY GOALS AND OBJECTIVES

4.a. Survey Goal

“An Assessment on Tibetan Entrepreneurs in India for achieving economically self-reliant and cohesive Exile Tibetan community.”

4.b. Survey Objectives

The specific objectives of the survey are:

1. To identify and analyze the strengths, positive trends, core competencies and best practices by Tibetan entrepreneurs.

2. To identify and analyze the internal weakness and external impediments faced by existing and potential Tibetan entrepreneurs from start-up to the scaling of their enterprises.

3. To evaluate the efficiency of Human resources and its policies and practices among established Tibetan enterprises

4. To assess the impact of Tibetan entrepreneurs on welfare of exile Tibetan community in India and their contribution in facilitating preservation of Tibetan cultural heritage.

5. To identify the approaches, strategies and policies that will build the capacity and empowerment of entrepreneurs and ensure sustainability of their enterprises.

5. SURVEY METHODOLOGY

5.a. Survey design

This survey research is a descriptive study and over all survey design is cross-sectional survey. The cross-sectional survey design describe things are they are so that people can plan for change. (Flink. 2009. Pg. 67) The collected information help to offer ideas for further probe and research and help make certain simple recommendations to those organizations and institutes who work for facilitation of Tibetan entrepreneurs in India.
5.b. Scope of the survey

The geographical coverage of this survey is four major Tibetan settlements in India. These are Byllakuppe, Mudgod and Bangalore in Karnataka State and Delhi. Understanding the importance of having diverse perspectives, the survey includes varieties of respondents on basis of their geographical location. In brief, this survey covers Tibetan entrepreneurs in both urban and rural context in India.

5.c. Sampling and Sample

The method of sampling is stratified random sampling. This method of sampling involves the division of a population into smaller groups known as strata and select a given number or proportion of respondents from each stratum to get a sample. (Flink. 2009. pg. 53) In stratified random sampling, the strata are formed based on members’ shared attributes or characteristics. For this survey the entire population, i.e. Tibetan entrepreneurs are stratified into five major strata. Following are categories of business that are particularly framed in the context of economic life of exile Tibetan communities in India. The data collection for the survey research was done on the basis of following categories of business.

5.c.1. Manufacturing Business

Manufacturing is the production of merchandise for use or sale using labor/s and machines, tools, chemical and biological processing, or formulation. In manufacturing process raw materials are transformed into finished goods. Such finished goods may be used for manufacturing other, more complex products or sold to wholesalers, who in turn sell them to retailers. There are several different types of manufacturing business, however, with regard to the context of Exile Tibetan communities in India, following different type of manufacturing have been identified.

1. Food and Beverages
2. Handicraft and traditional Items
3. Clothing and textile

5.c.2. Retail Outlet

Retail is the sale of goods and services from individuals or businesses to the end-user. They are several different types of retail stores, however with regard to the context of Exile Tibetan communities in India, following different retails have been identified.

1. General Store
2. Ready-made garment stores and specialist stores.
5.c.3. Healthcare and Wellness Business

The healthcare and wellness industry is an aggregation of sectors within the economic system that provides goods and services to treat client/patients with curative, preventive, rehabilitative, and palliative care. The modern healthcare and wellness industry is divided into many sectors and depends on interdisciplinary teams of trained professionals and paraprofessionals to meet health and wellness needs of individuals. For the purpose of this survey research and context of research population, following different categories of healthcare and wellness business will be taking into consideration.

1. Clinics and Pharmacies
2. Salon and Spa

5.c.4. Hospitality Business

The hospitality industry is an industry sector that consists of a wide selection of interrelated fields within the service industry. For the purpose of this survey research and context of research population, following different categories of hospitality business will be taking into consideration.

1. Hotels and Lodgings
2. Restaurants
3. Tours and travels

5.c.5. Itinerant Trade (sweater selling)

Itinerant trade of seasonal sweater selling in major Indian towns and cities is the most prevalent business activities that exile Tibetan community in India engages with. Since the 1980s, Tibetans in India have very successfully and actively involved in this business of selling sweaters during the winter months (October-January). This involves buying sweaters wholesale from Indian manufacturers and merchants in industrial centers such as Ludhiana and Delhi, and reselling them during the winter season on temporary markets in Indian cities and towns. Since this particular trade practice being integral part of economic life of Tibetans in India, this survey will take this enterprise as separate unit of analysis from other retail business.

5.c.6. Others

Apart from above mentioned general categories, they are many Tibetan entrepreneurs who are engaged with other enterprises such as cyber cafes, graphic designing and printing press, motor repairs, scrap, etc. In order to have an inclusive survey sample, it is deemed important that those enterprises that do not come into broader classification should be included in this survey.
5.d. Sample size

The sample size for this survey is 96. This sample size is determined with +/-10% of margin of error (confidence interval) and confidence level of 95%. The estimate of total population for this study is 70,000, (estimate number of Tibetan in India whose main source of income is from small enterprise, agriculture and handicraft) which are based on Tibetan Demographic survey of 2009, conducted by Planning Commission of Central Tibetan Administration. These 96 Tibetan entrepreneurs are randomly selected from above stratum from four major Tibetan settlements in India, i.e. Byllakuppe, Mudgod and Bangalore in Karnataka State and Delhi.

5.e. Data collection

5.e.1. Data collection Method
The data were collected using multiple modes of data collection that include, online questionnaire, face-to-face interview, telephonic interview and focus-group interview. The mix-mode design is choose because of its benefit such as feasibility and opportunity to compensate for the weaknesses of each individual mode. In mixed-mode designs there is an explicit trade-off between cost and errors, focusing on non-sampling errors, i.e. frame or coverage error, nonresponse error and measurement error (Biemer and Lyberg 2003; Groves 1989) The data are obtained entirely from primary sources information.

5.e.2. Instrument for Data Collection
The study utilized structured questionnaires for data collection. The questionnaire contains sixty different questions and it is divided into five main parts. These are; owner profile, venture profile, enterprise performance and growth, enterprise financing and marketing and client.

5.e.3 Data Analysis and Presentation
The study utilized both quantitative (descriptive statistics) and qualitative analysis of the data. The descriptive statistic provides a simple summery about the sample and the response to most of survey questions. The data has been presented through tables and graphical methods for they are easy to interpret.
6. FINDINGS AND DISCUSSION

The finding and discussion of this report is divided into four major parts; respondent’s description, enterprise growth, obstacles and needs, enterprise financing, and Itinerant trade of sweater selling. In first part, the general description of all those enterprises in terms of their location, types of business, educational level and gender. In the second part of this finding, the growth, obstacles and need of enterprises for better performance have been discussed. This part is followed by findings regarding financing of enterprises are discussed. In the last part of this section, I have discussed about some specific findings about in particular to the itinerant business of sweater selling.

6.1. Respondent’s Description

As mentioned in methodology section, the total sample size for this study is 96 with confidence level of 95% and +/-10% of margin of error (confidence interval). These 96 samples are randomly selected from five major category of business that are most prevalent among Exile Tibetan communities in India. The distribution of respondents on basis of gender, age, educational attainment, type of business and location are as below.

Table 2. Distribution of respondents on basis of gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>67</td>
<td>69.8%</td>
</tr>
<tr>
<td>Female</td>
<td>29</td>
<td>30.2%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
</tr>
</tbody>
</table>

Figure 1. Distribution of respondents on basis of age range
Considering the general types of enterprises owned by Tibetan in India, the entire sample was stratified into five major strataums. The brief contextual definitions have been provided in Methodology section. The categories of business have been shown in Fig. 1. The majority of respondents came from itinerant trade of sweater selling. I have laid special focus on sweater selling, as it is the most prevalent business that exile Tibetan engages with.

Figure 2. Distribution of respondents on basis of type of business

![Type of business (n=96)](image)

The table 2, table 3 and figure 2 briefly describe the personal background of these surveyed entrepreneurs. The interesting finding from these demographic is the formal educational attainment of respondents. Each year on average 1479 Tibetan
student graduate from 12th grade (An average number of students graduated from 12th grade from 2011-2014, Department of Education, CTA) out of which more than 80% these graduate continue with higher education in various Indian universities. This clearly shows that the over all rate of Tibetans with higher educational degree is relatively high. However, the formal education level of these randomly selected 96 Tibetan give rise to one very important question; where are these graduate Tibetans? Not definitely in private enterprise sector as only 14% of respondent indicate that they have bachelor or higher degree. There are only three possible answers for that; a) working in Tibetans or India institutions, b) unemployed or c) have migrated to western countries. The possibility ‘A’ seems not to be a strong justification as employment capacity of various Tibetan institutions including CTA is limited and at the same time to be employed in Indian institution is very competitive. The figure 4 shows that only 12% of respondent indicate that one or other member of their family have jobs in either Tibetan or Indian institutes. So therefore it can be concluded that many of these graduate Tibetans are either unemployed or have already moved to western countries.

In order to get the perspectives of both urban and rural (settlement based) Tibetan entrepreneur, an attempt was made to have a respondent from both regions. In total there are 17 (excluding sweater sellers) Tibetan entrepreneurs who have their business operated in major Indian cities such as Delhi and Bangalore with primary customer being Indians.

Table 3. Distribution of respondents on basis of location

<table>
<thead>
<tr>
<th>Location</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delhi</td>
<td>9</td>
<td>9.4%</td>
</tr>
<tr>
<td>Bangalore</td>
<td>10</td>
<td>10.4%</td>
</tr>
<tr>
<td>Mundgod</td>
<td>36</td>
<td>37.5%</td>
</tr>
<tr>
<td>Byllakuppe</td>
<td>41</td>
<td>42.7%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
</tr>
</tbody>
</table>

An attempt was also made to understand the basic socio-economic condition of family of these entrepreneurs. Yet, many of respondents are either not willing to answer some of question relating to annual family income or they do not have clear estimate of their annual household income. I therefore have not included these findings in this report. However, two questions relating to socio-economic condition has been well responded. From fig. 2, we can understand that the average size of family member of sample entrepreneurs is around 7.
Remittance from other countries is important source of income for economy of any refugee community in the world (Jacobsen, 2005.) and Tibetan refugee in India is not exceptional. Fig. 3, indicate that remittance is indeed important source of household income. When asked about respondent’s other sources of income, 31% says that they have additional household income from remittance. However, vast majority of respondents indicate that their enterprise is only sources of their household income.

6.2 Enterprise Growth, Obstacles and Needs.

This section forms a major part of this report. In this section, it mainly deals with the growth of enterprises and their barriers and needs of Tibetan entrepreneurs for stability and better growth of their small and medium enterprises. As mentioned in my introduction part, the stability of our exile establishment in India very much depends on
the stability of this sector and it is therefore, important that all the concerned stakeholders should work toward minimizing the threat and vulnerability of these Tibetan entrepreneurs and maximizing the strength and opportunities.

As we can see from figure 5, overall performance of surveyed entrepreneurs indicate that their net-profit have increase in past three years. However, the level of increment is relatively low. About 46% of respondent said that their net-profit is increased by just 20%, where are only 11% of respondent have more than 50% of increase in net-profit. The performance on basis net profit is worse in the case of itinerant trade of sweater selling. This will be further discussed in separate section for sweater selling trade.

Figure 6. The change in net profit from 2011-2013

This, not-so-impressive increase in net profit of those entrepreneurs who indicated that their net-profit increase in last three years can also be seen from figure 6. Only 49% of respondent who have indicate that they have made some profit from their enterprise in last three years were enough profit to improve their current business or do savings in the banks, where as most of the respondents showed that the profit they have made from their enterprise is only enough to improve the welfare of family members.

Figure 7. The usage of net profit from enterprises
The general expectation of these surveyed entrepreneurs on the increase of their sales of goods and services in next two years is also not very encouraging. As shown in figure 7, 27% of these entrepreneurs feel that they sales will not increase in coming two years. Only 47% feels that they sales will increase only by 20%. Comparatively, this growth expectation is even much lower among the itinerant trade of sweater sellers and it will be further discussed in separate section of this report.

Figure 8. Expectation on increase of sales in next two years

From the interaction that I had with these entrepreneurs through numbers of personal interviews and focus group meetings, it is crystal clear that lack of legal registration for their establishment is major reason for being not able to grow their business further. As shown in figure below, with average frequency of 4.29, this problem is universal across different categories of business. (The independent variable of ‘Government regulation and trade rule’ includes all the legal matters of business from registration of taxation.) The second biggest obstacle as indicated by this finding was lack of access to financing. This particular obstacle is more prevalent in business other than the sweater sellers. The access to finance is not an obstacle for sweater sellers as they have very long history of taking easy credit from whole sellers or what they call lala and on top of that their need for finance relatively lower than other business. These two specific obstacles are somewhat more prevalent among Tibetan entrepreneurs because of their being as refugee.
Figure 9. Major barriers and their frequency in growth of business

<table>
<thead>
<tr>
<th>An average frequency of obstacle in growth of business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competition in market</td>
</tr>
<tr>
<td>Mean frequency of obstacles</td>
</tr>
<tr>
<td>1 = Never, 2 = Rarely, 3 = Sometime, 4 = Often, 5 = All the time.</td>
</tr>
<tr>
<td>4.01</td>
</tr>
</tbody>
</table>

In-spite of these obstacles, the majority of surveyed entrepreneurs indicates that they have one or other future goal/s for their business. As shown in table 4, 63% of respondents said that they have one or other long-term goal for their business establishment. At the same time, significant number of respondents indicated that they do not have specific long-term business goal. Although exact reason for not having long-term for their business is unknown, I have come across many respondents who told me that ultimately, they are waiting for our eventual return to Tibet and that’s why they do not aspire to grow their business here in India. From the perspective of category of business, vast majority of those without long-term are coming from itinerant trade of sweater selling.

Table 4. Long-term goal/s for enterprises

<table>
<thead>
<tr>
<th>Long-term goal</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>60</td>
<td>63%</td>
</tr>
<tr>
<td>No</td>
<td>36</td>
<td>37%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
</tr>
</tbody>
</table>

Those who said they have one or other long-term goal/s for their enterprises, the growth and expansion of their business is leading long-term goal with average importance level of 4.29 out of 5. Increasing production or sales in current market follows it with mean importance level of 3.91 out of 5. Interestingly, the social impact seems to be the least important long-term goal for these entrepreneurs with importance level of 3.55 out of 5. As I see it, there can be only two explanations in putting social
impact as their least important long-term goal, either they do not care about social impact at all or at this stage, they are not in position to create wider social impact through their enterprises. My understanding through number of interactions with these entrepreneurs says that currently majority of these entrepreneurs are not really in a position to contribute to wider good of community. However, it is also important to understand that although they could not make wider impact on society, they are nevertheless, creating many positive impacts on the welfare of their family members and relatives.

Figure 10. Different long-term goals and its importance level

![Mean level of importance on each of Long-term goal of enterprises.](image)

1= Least important, 2= Not so important, 3= Neutral, 4= Very Important, 5= Extremely important

- Profit
- Growth (Expend into new opportunities)
- Help improve the welfare of community (social impact)
- To increase the production capacity/sales
- To expend the market
- Stability

It is therefore, important that all concerned stakeholders specially CTA, should make every possible effort to strengthen these entrepreneurs by providing all the possible support to make this important sector viable and efficient. There are many ways through which the capacity of these entrepreneurs can be enhanced. As saying goes, give them a fish and they will eat for a day. Teach them how to fish and they will eat for rest of their life. For me this is one of the most important guiding principles for sustainable development. This can be achieved mainly only through short-term and long-term training, workshop and other capacity building interventions. At present, as shown in figure 9, about 80% of respondent indicates that they did not receive any particular training on enterprise development and growth. If the capacities of these entrepreneurs
are enhanced, they will be able to run their enterprise in more efficiently. There is a positive correlation between the net profit of enterprise and one or other kind of training received. As shown in figure 10, of 13 respondents who have attended one or other training, only 3, i.e. 23% has indicate that they failed to make profit or went on loss from their enterprise in last three years. On other hand of 82 respondents who did not attend any training, 32, i.e. 39% of them failed to make profit or went on loss from their enterprise in last three years.

Figure 11. Distribution of entrepreneurs on basis of training received

Table 5. Correlation between training and net profit

| Have you ever attended any training/s (short-term and long-term) for growth of your business? | Between 2011 and 2013, (3 years) did your enterprise’s net profit…? |
|---|---|---|---|---|
| | Increased | Remained Same | Decreased | Total |
| Yes | 10 | 2 | 1 | 13 |
| No | 50 | 27 | 5 | 82 |
| Total | 60 | 29 | 6 | 95 |

Although majority of respondents who did not attend any training but most of them feel that training is very useful for their growth of enterprises. As shown in table 6, 70% of respondent feels that such training are indeed very useful for growth of their enterprises.
Table 6. Usefulness of training programs for enterprise growth

<table>
<thead>
<tr>
<th>Usefulness</th>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Useless</td>
<td>9</td>
<td>9%</td>
</tr>
<tr>
<td>Neutral</td>
<td>20</td>
<td>21%</td>
</tr>
<tr>
<td>Useful</td>
<td>67</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The following figure shows what types of training that these surveyed entrepreneurs feel are important for the growth of their enterprises. It is clear from figure 11 that most of surveyed Tibetan entrepreneurs are in urgent need of training on legal matters relating to their enterprises. The average importance given to this very type of training is 4.23 out of 5 and this is followed by training on creating business development plan with mean importance level of 4.09 out of 5. From numbers of interaction that I had with all different types of Tibetan entrepreneurs from high-net-worth entrepreneurs to micro entrepreneurs, one is very clear to me; there cannot be sustainable and long-term growth for their establishment without proper legal registration of their establishment. At present, most of the surveyed entrepreneurs do not have any legal registration of their business and that create difficulties in growth of their enterprises.

Figure 12. Mean degree of importance on type of training
6.3 Enterprise Financing and Marketing.

In this sub-section of finding and discussion, it mainly deals with financing and marketing of enterprises. In general, 70% of surveyed entrepreneurs indicate that they have taken loans for their enterprises from one or other sources. Among those who take loans, most of them take loans from their friends and relatives. As shown in figure 12, 35% of surveyed entrepreneurs indicate that they have taken loans from friends and relatives. The sources of loan differ from one category of business to others. As shown in figure below, 36% of surveyed entrepreneurs who indicate that they take loan from other sources are mostly sweater sellers. They get easy credit from lala. This will be further discussed in separate section for sweater sellers. Among the categories of business, sweater sellers are the few entrepreneurs who take loans from nationalized banks.

Figure 13. Major Sources of loans
However, there are differences between categories of business and their sources of finance. As shown in table 7, of those who indicate that they take loans from nationalized banks, about 74% of them is sweater seller. Apart from this category, not many Tibetan entrepreneurs take loan from banks. The reasons for not taking loans from nationalized bank varies, however, about 61% of those who do not take loans from banks say that the high interest rate and complex application procedure are main reasons for not taking loans from these banks.

When is comes to taking a loan from any sources, interest rate is one of major concern for those surveyed entrepreneurs. When asked what they look most while applying for any loan, as shown in figure below, the respondents indicate that they look for interest rate the most while applying for the loan. This is followed by ‘collateral security requirement’. This component is especially difficult for Tibetans refugees while applying for loan from nationalized bank, as they do not have strong collateral security due to their legal status as alien or foreigner living in India.
It is therefore, important for enterprise incubators, promoters and facilitator of small and medium enterprise among exile Tibetan community that when giving loans, they should consider these factors and provide collateral free and low-interest rate loans to these entrepreneurs. When asked how much interest rate that they are willing to pay for their loans, 70% of respondent indicated that the ideal interest rate for them is not more than 8% and the most repeated interest rate that respondent mentioned was 8% followed by 7%.

When it comes to marketing, many of these surveyed entrepreneurs lack way behind the expected level. This is the same across the different categories of business. Although vast majority, i.e. 89% of surveyed entrepreneurs feel that marketing is a very important
component of business yet very few have sense of concept of marketing in it entirety. This problem is the same across different categories of business. Except few, most of the enterprises do not have any marketing strategies for their enterprises. However, many of these enterprises, i.e. 60% does advertise their enterprises through different medium such as pamphlets and posters, magazines and some even in radios and televisions. Posters and pamphlets are the most used tools of advertisement of their enterprises followed by newspapers. However, not many people use social media as tools for the advertisement of their business. As expected, those few you use social media as advertisement tool for their enterprise are younger generation entrepreneurs.

Figure 16. Medium of advertisement

![Graph showing medium of advertisement](image)

Interestingly, among the categories of business, sweaters sellers do very well when it comes to advertisement of their product or market among the Indian buyers. As shown in table 8, they are indeed only category among survey respondent who use most varieties of medium, including television in advertising their product or marketplace. Hospitality sector also advertise their establishment more often than other categories.

Table 8. Frequency of advertisement among different categories of business

<table>
<thead>
<tr>
<th>How often do you advertise your product or service in a year?</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>All of the Time</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing Business</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Retail Culot</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Health-care &amp; Wellness Business</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Hospitality Business</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Itinerant Trade (Sweater Selling)</td>
<td>15</td>
<td>3</td>
<td>17</td>
<td>2</td>
<td>2</td>
<td>39</td>
</tr>
<tr>
<td>Others (Specify)</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>35</strong></td>
<td><strong>14.29%</strong></td>
<td><strong>14.29%</strong></td>
<td><strong>14.29%</strong></td>
<td><strong>14.29%</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

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In nutshell, looking at the current state of understanding and application of marketing by Tibetan entrepreneurs, it is definitely an area on which these surveyed entrepreneurs need some training and workshops. How to go about with such training and workshops will be further discussed in recommendation section.

One thing that intrigued me since very beginning of this study is that how Tibetan cultural heritage (which is mostly based on Buddhist philosophy) effect the decision making process of these entrepreneurs. On one hand Buddhist philosophy teaches us of the contentment and right livelihood and on other hand we operate in a market-based economy that in it essence is exploitation of human greed. In order to understand this phenomenon, I looked at how frequent people take their decision on basis of Mo divination rather than strategic decision-making. As shown in table 9, about 37% of respondents said that they do Mo divination before making some important business decision-making. Out of these 37% about 70% of them base their decision making solely on basis of outcome of the Mo divination.

Table 9. Effect of traditional culture on business decision-making
6.4 Itinerant trade of sweater selling.

Itinerant trade of seasonal sweater selling in major Indian towns and cities is the most prevalent business activities that exile Tibetan community in India engages with. Since the 1980s, Tibetans in India have very successfully and actively involved in this business of selling sweaters. This involves buying sweaters wholesale from Indian manufacturers and merchants in industrial centers such as Ludhiana and Delhi, and reselling them during the winter season on temporary markets in Indian cities and towns. Since this particular trade practice being integral part of economic life of Tibetans in India, it is important that this category should have separate analysis.

They are two different types of sweater selling business. One is called Gun-tseng, which means winter business, wherein they sell the sweaters and other winter wears from October to January. The second type of this business is called Yar-tseng or summer business, wherein they sell mostly summer wears during summer seasons. Although there are many who engage in both of Gun-tseng and Yar-tseng, but most of them engage only in Gun-tseng from month of October to January. In the process of my literature review, I came across an interesting research article written on this particular trade and for those who are interested in knowing more about entire process of this trade, I suggest them go through the article, which I have mentioned in the list of my references.

As mentioned above, most of these people engage in this business for only 4-5 months in a year. This leaves them with 7-8 month in a year in their settlements. In this period of 7-8 months, as shown in figure below, with 65%, most of them indicate that they engage in agricultural activities. Although Byllakuppe and Mundgod settlement are categorized as agricultural-based settlement by CTA, (Department of home, CTA.) however, it is observed during field visit at these two settlements that there is a rapid decline in agricultural activities among the settlement members. On top of that, the second and third generation of settlers are not interested in continuing with agricultural activities.

Figure 17. Major activities during off seasons
Looking at current trend, sweater-selling business seems to be not very sustainable. The dependency level on other factors is so high and on top of that some of factors are beyond the control of them. For instance, the success of winter business totally depends on weather condition. If it is cold winter, the probability of having better profit is higher and if winter is not so cold, they will not be good sales. This is not the only factor of dependence; the availability of sites for market is another important factor. As seen in figure below, site for market is one of the most frequent barriers that they face. It is true this is not a problem for those sweater sellers who have good sites for their market that is granted by state or district authority. However, there are many who have to strive hard to get a proper market for their sweaters. From my visit to several sweater selling market in past years, I have seen many of them ended up in footpath of various Indian cities and often have to play a cat and mouse game with law enforcing agencies. These sweater sellers often face problems with law enforcement agencies, as they do not have proper legal papers for their business. This problem is especially frequent in transportation of their commodity from point of whole sell to retail market. Another important barrier is competition from Indian sellers of same commodity. It is learnt from the interaction with these sweater sellers that many of their former Indian employees or salesman leave their owners and start their own similar business.

Figure 18. Major barriers and their mean frequency

![Mean frequency of obstacle in growth of business](chart)

<table>
<thead>
<tr>
<th>Types of barriers</th>
<th>Mean Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sites for Market</td>
<td>4.44</td>
</tr>
<tr>
<td>Finance and loan</td>
<td>2.68</td>
</tr>
<tr>
<td>Human resource</td>
<td>3.45</td>
</tr>
<tr>
<td>Legal issues</td>
<td>3.49</td>
</tr>
<tr>
<td>Competition from Indian Seller</td>
<td>4.1</td>
</tr>
<tr>
<td>Transportation</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Because of these barriers many of them are very pessimist about the growth of their future sales. As shown in figure below, 51% of respondent feel that they sales will not increase in coming years and none of them feel that their sales will grow more than 40% in coming years.
Figure 19. Expectation on increase of sales in next two years

Of the profit that they make from this business about 63% of respondent indicated that most of their profit is used for improving the welfare of their family including education of their children. As shown in figure below, none of these sweater sellers have profited high enough that they could open another business. Only 21% of respondent has enough profit to improve the current business after spending on family welfare.

Figure 20. Major use of their profit

As compare to other categories of business, the level of pessimism on future growth of sale is much higher among sweater sellers. As shown in table 10, 82% of those respondents that they do not expect their future sales to grow belong to category of itinerant trade of sweater selling. The ‘other’ in the reason for not growing includes dependent factors such as weather and availability of sites for market.
Table 10. Difference of expectation on growth of sales among different categories

<table>
<thead>
<tr>
<th></th>
<th>What is the general Category of your enterprise? Mark all that apply.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Manufacturing Business</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
<tr>
<td>By 10%</td>
<td>4</td>
</tr>
<tr>
<td>20%</td>
<td>4</td>
</tr>
<tr>
<td>30%</td>
<td>0</td>
</tr>
<tr>
<td>40%</td>
<td>2</td>
</tr>
<tr>
<td>50%</td>
<td>1</td>
</tr>
<tr>
<td>More than 50%</td>
<td>0</td>
</tr>
</tbody>
</table>

Looking at current trend of your sales, do you expect your gross sales to grow in next two years (2015-2016)?

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>38</td>
</tr>
<tr>
<td></td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>87</td>
</tr>
</tbody>
</table>

If you do not expect your gross sales to grow, what are the reasons? Please mark all that apply.

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
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<tr>
<td></td>
<td>22</td>
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<tr>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>22</td>
</tr>
</tbody>
</table>

Majority of people who are engage in sweater sellers take loans for their annual business. As shown in figure 21, 75% of them takes loan more than 50% of their yearly-required amount. Unlike other business categories, access to finance is not a major problem for majority of sweater sellers as they get easy credit from whole-sellers or what they call Lala and they even take some loans from nationalized banks. This make them only category of business that engage in taking loans from different sources. (See Table 7) of these loans from Lala are said to be interest free loans and at the same time very flexible in lending process. This particular credit is issued solely on basis of trust. The sweater sellers pay the loan at the end of their selling season.

Figure 21. Percentage of loan that sweater seller take
The formal educational level of those who are engage in sweater sellers is relatively lower than other those who are in other business. 41% of respondents from sweater seller indicate that they have less than primary education attainment. As mentioned earlier, although seems to be stable this particular sector is in urgent need of revitalization through various capacity building training, especially in field of legal training and training on creating business development plan. Following graph shows the different types of training that people required with their mean degree of importance.

Figure 22 - Mean degree of importance on type of training in Sweater selling category

Itinerant trade of seasonal sweater selling is very important economic activity of Tibetan refugees in India. About half of those Tibetan whose main source of income is from their enterprise belongs to this particular category. However, the over all conditions of this sector is quite depressing and it is therefore, very important that all the concerned stakeholders, most notably CTA should make all possible effort in revitalizing this sector through all the possible support.
7. RECOMMENDATIONS AND CONCLUSION

This section of report contains recommendations that are drawn from the findings of survey research, focus group interviews and numbers of interaction with individual Tibetan entrepreneurs. Before going further into this section, I would like recapitulate some important point from methodology section so that readers may contextualize the recommendations in its entirety. The total respondents for this survey were 96 Tibetan entrepreneurs. These respondents are randomly selected from four different places that comprises of two cities, i.e. Delhi and Bangalore and two rural or Tibetan settlements, i.e. Byllakuppe and Mundgod. For sake of this study, the enterprises were stratified into five major strataums. (See methodology section) The recommendations section contains two parts, first, the policy recommendation for CTA and other Developmental organizations that are working for the betterment of Tibetan refugee community in India especially through income generation activities and second for the research.

7.1 Recommendation for policies

In general, to have stable and cohesive exile Tibetan communities, it is of paramount importance that this particular sector of self-employed and small enterprise should be important focus of their attention and policies should be framed and effectively implemented to further strengthen this very sector. Given the fact that capacity of Central Tibetan Administration is limited, especially in employment of ever increasing unemployed youth. Therefore, this sector should be of special attention from that perspective as well.

In particular, as finding suggest, there are various barriers that impede the growth of this sector and all the concerned stakeholders should put effort in eliminating these barriers. Among the barriers, one of the biggest challenges for entrepreneurs across the categories is related to government trade rules and regulations or lack of proper registration and licenses. This problem is more prevalent among the enterprises that are operating in settlements. Without these documents and licenses, it is impossible to grow their enterprises into a further growth, although they have capacity to do so.

Prior to this study, my assumption was that people do not register their enterprises intentionally to avoid tax and other obligation mandated by these acts. But in the process of this study, I realize that I was wrong. Through the numbers of interaction with around 100 entrepreneurs, I learnt that people do want to register their businesses but, so far not able to obtain these licenses due to various reasons. One of the primary reasons that I heard from people is that they are not aware of the process as it involves very long and complicated procedure. It is therefore, highly recommended that the concerned
stakeholders especially CTA should appoint special officer under the office of entrepreneur development desk of Ministry of Finance. The primary responsibility of this officer should be supporting the established and potential entrepreneurs in legal matters such as registration of their enterprises and obtaining licenses for operation of their trade. This officer/s should further train these entrepreneurs on various legal issues pertaining to small and medium enterprises in India.

Training in general is very important for growth of any business. Especially in case of Tibetan entrepreneurs, it is more so as most of these entrepreneurs have limited technical know-how. As indicated in the finding, there is positive relationship between training and net-profit. The net-profit seems to be higher among those who have attended one or other training.

As far as capacity building through training and workshops are concerned, official should not decide the topic just on the basis of perceived needs. Prior to giving such training, the need of people should be well researched. Whenever there is such training, masses should be well-informed. As finding suggest, most people who did not attend any training cite not being aware of availability of such training as a main reason.

As indicate in the findings, apart from training on legal matters, the need for a specific training on basics of business development is very high. While giving such training, if possible training should be in Tibetan language or at-least should have translator. If training have to be in other languages, it is important that the trainer/s should have sound background knowledge of these settlements so that he/she can contextualize the training on basis of people’s need and audience can connect to what is being taught. During my field visits in the settlements, I was able to attend one such talk by an impact investor from United State, who spoke about scaling of the enterprise in the settlement. The audience (mainly the local entrepreneurs) was very unresponsive to his talk. It was not because talk was not meaningful nor the audiences were too shy to response. It is simply because his talk could not relate to the context of particular settlement and on top of that the entire talk was in English.

Access to finance is still a major barrier for established and potential Tibetan entrepreneurs in the growth of their enterprises. Except for sweater sellers, who get easy loans from lala and banks, most of the respondents indicate that their biggest source of loan is friends and relatives. It is highly recommended that the concerned stakeholders, especially CTA, FTCI and other regional Nyamdel (cooperatives) should attempt to fill this gap by providing low interest rate and collateral free loans to these entrepreneurs. Given the ground reality of decrease in agriculture related activities in settlements, and increase in other business establishment, the regional Nyamdel (cooperatives) and other
organizations should make all attempts to expend their present crop-loans and sweater-selling loan to other business as well.

One possible solution is opening of ‘Settlements Development Bank’ based on the model of Grameen bank5 and other microfinance institute (MFI). Such bank should have all the legal registration and functions mainly as development of income generation activities within various Tibetan settlements in India, Nepal and Bhutan. Such bank can adopt customized solution for the need of target group. During my field visits, I have met numbers of potential entrepreneurs who are producing different products. But due to lack of financial capital, these entrepreneurs could not increase their productivity in spite of very high demand for their product in the local market. One encouraging finding through interaction with officers at two different nationalized banks at these two settlements that I visited, was that there is a 100% return rate from those of Tibetans entrepreneurs (mostly sweater sellers) who took loans from them.

Another solution can be through collaborating with various impact investors, enterprise incubators and other entrepreneur development organizations in India and around the world. There are growing numbers of such organizations around the world and CTA should make attempt to make linkage of Tibetan entrepreneurs with such organizations.

As far as sweater-selling communities are concerned, there are many barriers and some of these are beyond our capacity, such as weather condition and competition from Indian sellers. However, one particular barrier on which CTA could and should act upon is regarding the difficulties that people face in getting a site for their market. Many of sweater sellers have their own designated market, but equal numbers of these sweater sellers indicate that are facing the regular problem with getting a marketplace.

7.2 Recommendation for further research

Since the beginning of this study one question always intrigued me: how the Tibetan culture (which is deeply rooted in Buddhist Philosophy) influences the decision making process of these Tibetan entrepreneurs. One of the core principles of this culture is contentment and the right livelihood (as one of eight fold path) and on other hand the very essence of market-based economy is generally based on exploitation of human greed. In between these two totally different philosophical outlooks, I wonder, how these entrepreneurs find a kind of middle path in their business or how does it affect the over

5 The Grameen Bank is a Nobel Peace Prize-winning microfinance organization and community development bank founded in Bangladesh by Noble peace laureate Prof. Muhammad Yunus. This bank makes small loans (known as microcredit) to the impoverished without requiring collateral.
all performance of the enterprise? I was not able to delve much deeper in this perspective and I therefore recommend future researchers to investigate further in this regard.

It is further recommended that more study should be carried out on the best practices by successful Tibetan entrepreneurs in India and other countries. Such findings should be disseminated to struggling and potential entrepreneurs for their growth.

In nutshell, as mentioned number of times, the stability of Exile Tibetan community, especially that of in India, is very much depends on success of self-employed sector which comprise of more than 70% of total exile population. The Stable settlement as one of main goal of current administration cannot be achieve without improving this sector. If this sector improves and perform efficiently, in short-run, it will solve two major problems that we face, i.e. unemployment and out-migration from settlements. And in long run, we will be in a better position to safeguard our unique cultural heritage.
## APPENDIX

### APPENDIX 1 - Categories of Business and Unit of Sample drawn from each region

<table>
<thead>
<tr>
<th>Types of business</th>
<th>Sub Categories</th>
<th>Byllakuppe</th>
<th>Mundgod</th>
<th>Delhi &amp; Bangalore</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing Business (n=14)</td>
<td>Food and Beverages</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Handicraft and traditional Items</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Clothing and textile</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Retail Outlet (n=13)</td>
<td>General Stores</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Ready-made garment store</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>A specialist stores</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Healthcare and Wellness business (n=5)</td>
<td>Clinics &amp; Pharmacies</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Salon and Spa</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Hospitality business (n=13)</td>
<td>Hotels and Lodgings</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Restaurants</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Tours and travels</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Itinerant trade (n=41)</td>
<td>Sweater selling</td>
<td>20</td>
<td>20</td>
<td>1</td>
<td>41</td>
</tr>
<tr>
<td>Others (n=10)</td>
<td></td>
<td>5</td>
<td>5</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>41</td>
<td>36</td>
<td>19</td>
<td>N= 96</td>
</tr>
</tbody>
</table>

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APPENDIX 2 – SURVEY QUESTIONNAIRE

SURVEY CONSENTS FORM

Dear Respondents  
Tashi Delek! The purpose of this survey research project “The Survey Research on Tibetan Entrepreneurs in India” is to understand the present state of Tibetan Entrepreneurs in India and attempt to bring a strong and fact based recommendations to those organizations and individual who seek to create an economically self-reliant Exile Tibetan communities in India, Nepal and Bhutan through facilitating enterprise developments in various Tibetan settlements. This survey research project is conducted by Tsewang Rigzin, a Graduate student of Development Practice at Laney Graduate School of Emory University, in association with Nyamdel, Federation of Tibetan Co-operatives (FTCI). You are invited to participate in this research project because you are one of many aspiring Tibetan Entrepreneurs in India. Your participation in this research study is voluntary. You may choose not to participate. If you decide to participate in this research survey, you may withdraw at any time. If you decide not to participate in this study or if you withdraw from participating at any time, you will not be penalized. The procedure involves filling an online survey or print survey questionnaire that will take approximately one hour. Your responses will be strictly confidential. All data is stored in a password protected electronic format. To help protect your confidentiality, the surveys report will not contain any information that will personally identify you. The results of this study will be used for scholarly and policy recommendation purposes only and may be shared with other agencies and organizations who are working on creation of welfare through enterprise development in Exile Tibetan community. If you have any questions about the research study, please contact Tsewang Rigzin at tsewangrigzin59@gmail.com, tsewang.rigzin@emory.edu or nyamdel@gmail.com.

Please select your choice below. Clicking on the "agree" button below indicates that:

• you have read the above information
• you voluntarily agree to participate
• you are at least 18 years of age

If you do not wish to participate in the research study, please decline participation by clicking on the "disagree" button.

☐ Disagree (1)
☐ Agree (2)
OWNER PROFILE

Q1 Please provide your name and contact details.(Including Mobile number and e-mail ID)
   Name (1)
   Address (2)
   Address 2 (3)
   Telephone/Mobile Number (4)
   Email (5)

Q2 What is your gender?
   ☑ Male (1)
   ☐ Female (2)

Q3 What is your age?
   ☑ 18-30 Years (1)
   ☐ 30-50 (2)
   ☐ 50-65 (3)
   ☐ 65 and above (4)

Q4 What is the highest level of education you have completed?
   ☑ Less than Primary School (Class 1-7) (1)
   ☐ Higher Secondary School (Class 8-10) (2)
   ☐ Pre University (Class 10-12) (3)
   ☐ Bachelors Degree (4)
   ☐ Masters Degree (5)
   ☐ Doctoral Degree (6)

Q5 Name of your degree?

Q6 What is the size of your family?
   ☑ Up to 4 (1)
   ☐ 4-5 (2)
   ☐ 6-7 (3)
   ☐ 8-9 (4)
   ☐ Above 10 (5)
Q7 Do you and your family have any other sources of income apart from this business?
- No (1)
- Remittance (Money send by family members in other countries) (2)
- Jobs (CTA or other Tibetan organizations) (3)
- Jobs in Indian society (4)
- Others (Specify) (5)

VENTURE PROFILE

Q8 What is the name of your enterprise?

Q9 How long you have been in this or other business?
- Less than 1 year (1)
- 1-3 years (2)
- 4-7 years (3)
- 8-10 years (4)
- 11-20 years (5)
- More than 20 (6)

Q10 How did you get background and skill necessary to run this business? Mark all that apply.
- No particular training received (1)
- Short term or vocational training on field of your business (2)
- Specialized diploma or degree (3)
- Others (Specify) (4) ______________

Q11 Is this enterprise owned entirely by you and your family or with partnership of others?
- Sole Proprietorship (1)
- Partnership (2)

Q12 If it is partnership, what is the total numbers of partners you have?
- 1 (1)
- 2 (2)
- 3 (3)
- 4 (4)
- 5 and more (5)
Q13 How many people are currently working for your business?
☐ 1-5 (1)
☐ 6-10 (2)
☐ 11-25 (3)
☐ 26-50 (4)
☐ More than 50 (5)

Q14 What is the ethnicity of employees?
☐ Indian (mention number) (1) ______________
☐ Tibetan (mention number) (2) ______________
☐ Others (Specify) (3) ______________

Q15 Did the current owner/s of this enterprise...
☐ ...start this business from scratch? (1)
☐ ...buy or acquire this business? (2)
☐ ...take ownership of this business in from parents or relatives? (3)

Q16 What is the general Category of your enterprise? Mark all that apply.
☐ Manufacturing Business (1)
☐ Retail Outlet (2)
☐ Health-care & Wellness Business (3)
☐ Hospitality Business (4)
☐ Itinerant Trade (Sweater Selling) (5)
☐ Others (Specify) (6) ______________

Q17 (Only for sweater sellers.) Apart from business season (October-January), what other activity do you normally do in remaining months? (Mark all that apply)
☐ Agriculture (1)
☐ Other business (Specify) (2) ______________
☐ Household works (3)
☐ Other voluntary works (4)
☐ Remain Idle (5)
☐ Others (specify) (6) ______________

Q18 (Only for sweater sellers.) How do wholesalers (Lala) give their loans for sweaters selling?
☐ Just on basis of the trust (With no legal statement) (1)
☐ With written legal statements. (2)
☐ Others (specify) (3)
Q19 (Only for sweater sellers) What are major problems associated particularly with sweater selling business?

- 1 = Never
- 2 = Rarely
- 3 = Sometime
- 4 = Often
- 5 = All the time

<table>
<thead>
<tr>
<th>Problems</th>
<th>Scale 1-5 (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sites for Market (1)</td>
<td></td>
</tr>
<tr>
<td>Finance and Loan (2)</td>
<td></td>
</tr>
<tr>
<td>Human resource (3)</td>
<td></td>
</tr>
<tr>
<td>Legal issues (4)</td>
<td></td>
</tr>
<tr>
<td>Competition from Indian Seller (5)</td>
<td></td>
</tr>
<tr>
<td>Relationship with wholeseller (6)</td>
<td></td>
</tr>
<tr>
<td>Transportation (7)</td>
<td></td>
</tr>
<tr>
<td>Others (Specify) (8)</td>
<td></td>
</tr>
</tbody>
</table>

Q20 What is particular goods and services that your enterprise manufactures or sells?

Q21 Where do you obtain raw materials for manufacturing or finished product for resale? Please mark all that apply.

- Within Tibetan Community in India and abroad (1)
- From particular state where your business operated. (2)
- From other Indian State (3)
- International sources (4)
- Others (Specify) (5) ____________

Q22 What are the major problems that you face in procuring your raw materials for manufacturing and finished goods for resale? Please mark all that apply.

- Identification of right supplier (1)
- Inflation (2)
- Transportation (Specify) (3) ____________
- Quantity of order (4) ____________
- Creating supplier relationship (5)
- Government regulations (6)
- Others (Specify) (7) ____________
- No specific Problems (8)
ENTREPRISE PERFORMANCE AND GROWTH

Q23  Looking at current trend of your sales, do you expect your gross sales to grow in next two years (2015-2016)?
- No (2)
- By 10% (3)
- 20% (4)
- 30% (5)
- 40% (6)
- 50% (7)
- More than 50% (8)

Q24  If you do not expect your gross sales to grow, what are the reasons? Please mark all that apply.
- Barriers (such as access to financing or economic conditions) make it difficult to grow the business. (1)
- You are not interested in growing the business (2)
- You are reluctant to take on the risks of growing the business. (3)
- The competition is increasing (4)
- Others (Specify) (5) ________________

Q25  If you expect your sales to grow, how do you expect to achieve this growth? Please mark all that apply.
- By selling more to existing customers. (1)
- By finding new customers within existing markets. (2)
- By expanding into new markets in other parts of India (3)
- By expanding into foreign markets. (4)
- By buying out another business. (5)
- By better advertising or better marketing. (6)
- By offering a new product or service. (7)
- By enhancing technology (8)
- Others (Specify) (9) ________________

Q26  Do you have any long-term goal for development and growth of your business enterprise?
- Yes (1)
- No (Specify reason/s) (2) ________________
Q27 If yes, what is your long-term goal/s for your business? In your response, please use a scale from 1 to 5.1 = Least important, 2 = Not so important, 3 = Neutral, 4 = Very Important, 5 = Extremely important

<table>
<thead>
<tr>
<th>Factor</th>
<th>Scale point (1-5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profitability (1)</td>
<td></td>
</tr>
<tr>
<td>Growth (Expend into new opportunities) (2)</td>
<td></td>
</tr>
<tr>
<td>Help improve the welfare of community (social impact) (3)</td>
<td></td>
</tr>
<tr>
<td>To increase the production capacity/sales. (4)</td>
<td></td>
</tr>
<tr>
<td>To expend the market (5)</td>
<td></td>
</tr>
<tr>
<td>Stability (6)</td>
<td></td>
</tr>
<tr>
<td>Others (Specify) (7)</td>
<td></td>
</tr>
</tbody>
</table>

Q28 If you have long-term goal, have you adopted or planned any business strategy to achieve your long-term business goal?
- None (1)
- Some (2)
- All (3)

Q29 On scale of 1 to 5, rate the importance of each of following factors in meeting the over all goal of your enterprise in 2015. In your response, please use a scale from 1 to 5.1 = Least important, 2 = Not so important, 3 = Neutral, 4 = Very Important, 5 = Extremely important

<table>
<thead>
<tr>
<th>Factor</th>
<th>Scale point (1-5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management skills. (1)</td>
<td></td>
</tr>
<tr>
<td>Ability to effectively use technology. (2)</td>
<td></td>
</tr>
<tr>
<td>Research and Development and Innovation. (3)</td>
<td></td>
</tr>
<tr>
<td>Human Resources. (4)</td>
<td></td>
</tr>
<tr>
<td>Financing. (5)</td>
<td></td>
</tr>
<tr>
<td>Marketing (6)</td>
<td></td>
</tr>
<tr>
<td>Production/Sales (7)</td>
<td></td>
</tr>
<tr>
<td>Competitive strategy. (8)</td>
<td></td>
</tr>
<tr>
<td>Others (Specify) (9)</td>
<td></td>
</tr>
</tbody>
</table>
Q30 In general, what are major obstacles in growing your business? In your response, please use a scale from 1 to 5.1 = Never, 2 = Rarely, 3 = Sometime, 4 = Often, 5 = All the time.

<table>
<thead>
<tr>
<th>Obstacle</th>
<th>Scale point (1-5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competition in market (1)</td>
<td></td>
</tr>
<tr>
<td>Access to financing. (2)</td>
<td></td>
</tr>
<tr>
<td>Availability of skilled labor. (3)</td>
<td></td>
</tr>
<tr>
<td>Cost of doing business (i.e. input costs) (4)</td>
<td></td>
</tr>
<tr>
<td>Government regulation and trade rules (5)</td>
<td></td>
</tr>
<tr>
<td>Infrastructure, such as telephone, electricity, water, roads, lands. (6)</td>
<td></td>
</tr>
<tr>
<td>Competition (7)</td>
<td></td>
</tr>
<tr>
<td>Cost of borrowing (interest rate) (8)</td>
<td></td>
</tr>
<tr>
<td>Access to technical assistance. (9)</td>
<td></td>
</tr>
<tr>
<td>Others (Specify) (10)</td>
<td></td>
</tr>
</tbody>
</table>

Q31 Do you generally consider support trainings (any training related to business) to be...
- Very Useless (1)
- Useless (2)
- Neutral (3)
- Useful (4)
- Very Useful (5)

Q32 Have you ever attended any training/s (short-term and long-term) for growth of your business?
- Yes (1)
- No (2)

Q33 What are main reasons for your enterprise in not attending such trainings? Please mark all that apply.
- I am not interest. (1)
- because I am not aware of existence of such trainings. (2)
- because the existing types of services do not offer the kind of support your enterprise needs. (3)
- because the training venue is at other town/city. (4)
- because training is in other language. (5)
- Others (6) ______________

Q34 In the field of business support and training, what type of help would you mostly likely be looking for? In your response, please use a scale from 1 to 5.1 =
Least important, 2 = Not so important, 3 = Neutral, 4 = Very Important, 5 = Extremely important)

| Training on legal matters (Registration, taxation, obtaining business license, etc.) (1) | Scale point (1-5) |
| Training on Creating Business development plan. (2) |
| Training on management of business. (3) |
| Training on accounting, book keeping, etc. (4) |
| Training on access to finance/loans (5) |
| Training on marketing and market development. (6) |
| Training on product/service improvement (7) |
| Others (Specify) (8) |

Q35 In your opinion, which phase of their development do enterprise need most external support? In your response, please use a scale from 1 to 5. 1 = Least required, 2 = Not so required, 3 = Neutral, 4 = Very much required, 5 = Extremely required)

| Scale point (1-5) |
| in the start-up phase. (0-1 year) |
| in the early phase of development. (1-3 years) |
| in the growth phase. (above 3 years) |
| in period of crisis. |
| during the transfer phase. |
| Others |

Q36 Apart from list above, is there any specific problem that you face in all stages from start-up to scaling of your business?

Q37 Have you in past five years sold, shutdown, discontinued or quit the business that you own? If yes, please give brief reason/s.

Q38 Between 2011 and 2013, (3 years) did your enterprise's net profit...?

- Increased (1)
- Remained Same (2)
- Decreased (3)

Q39 If decreased, how much they decrease by...?

- ...less than 5% (1)
- ...5-20% (2)
- ...more than 20% (3)
Q40 If increase, what is the net profit of your enterprise/s for each of following fiscal year?

<table>
<thead>
<tr>
<th>Year</th>
<th>Below 2</th>
<th>2-3</th>
<th>3-4</th>
<th>4-5</th>
<th>5-6</th>
<th>6-7</th>
<th>8-9</th>
<th>9-10</th>
<th>10-15</th>
<th>16-20</th>
<th>21-25</th>
<th>26-30</th>
<th>31-45</th>
<th>46-50</th>
<th>Above 51</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>2012</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>2013</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Q41 What have you done with that increase in your annual net profit? (Mark all that apply)
- Improve current business (1)
- Open new business in the same field at same or other markets (2)
- Open new business in different sector (Specify) (3) ________________
- Made fixed deposit or other saving in the bank (4)
- Improve the welfare of family (5)
- Others (Specify) (6) ________________

Q42 Do you perform following activities or rituals for your business? Mark all that apply.
- (Mo) Divination before making for your business decisions (1)
- Offering offers for the monasteries, deities for success of business. (2)
- Both of above (3)
- None of above (4)

Q43 What would you do if your choice of sites, dates and other preferences contradict with that of divination?
- Follow (Mo) divination (1)
- Carry on with your own choice/s (2)
## ENTERPRISE FINANCING

**Q44** How much money was needed to start or acquire this business?
- Less than 1 Lakh (1)
- 1-3 Lakhs (2)
- 3-5 Lakhs (3)
- 5-7 Lakhs (4)
- 7-10 Lakhs (5)
- 10-15 Lakhs (6)
- 15-20 Lakhs (7)
- 20-25 Lakhs (8)
- 25-30 Lakhs (9)
- More than 30 Lakhs (10)

**Q45** How much money was borrowed?
- None (1)
- Less than 10% (2)
- 10-29% (3)
- 30-49% (4)
- 50-69% (5)
- 70-89% (6)
- Above 90% (7)

**Q46** Please indicate which of following types of financing were used to start-up or grow your business enterprise? Please mark all that apply.
- Personal Savings (1)
- Bank loans (specify the name of bank) (2) 
- Loans from friends and relatives (3)
- Loans from money lenders (4)
- Loans from other organization, Specify (5) 
- Any others sources of financing (Specify) (6) 

**Q47.** Which of following types of financing do you expect to use in next 5 years?
- Personal Savings (1)
- Bank loans (Specify banks) (2) 
- Loans from friends and family (3)
- Loans from other organizations (Specify) (4) 
- Any other sources. (Specify) (5) 

Q48 Have you ever took loans from national banks, i.e. SBI, BOI, IDBI, etc...

- Yes (1)
- No (2)

Q49 If not, what are reasons that make you not to take loans from these banks? Mark all that apply

- Not being Indian citizen (1)
- Not able to meet eligibility (Specify) (2) ________________
- High interest rate (3)
- Complexity of application procedure (4)
- Guarantee and Collateral (5)
- Grace Period (6)
- Others (Specify) (7) ________________

Q50 What you look most while applying for a loan (from any financing sources)? In your response, please use a scale from 1 to 5.1 = Least important, 2 = Not so important, 3 = Neutral, 4 = Very Important, 5 = Extremely important)

<table>
<thead>
<tr>
<th></th>
<th>Scale point 1-5 (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan repayment period (1)</td>
<td></td>
</tr>
<tr>
<td>Interest rate (2)</td>
<td></td>
</tr>
<tr>
<td>Credential of lender (3)</td>
<td></td>
</tr>
<tr>
<td>Complexity of Application procedure (4)</td>
<td></td>
</tr>
<tr>
<td>Collateral security requirement (5)</td>
<td></td>
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<tr>
<td>Others (Specify) (6)</td>
<td></td>
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</tbody>
</table>

Q51 Being realistic, how much interest rate for a business loan that you are willing to pay? (The current rate of banks interest for Small and medium enterprise in India range from 11% -14% depending on amount of money and other factors)
MARKETING AND CLIENTS

Q52 In terms of your client base, who are the main consumer of your product or service? Mark all that apply.

- Tibetan (1)
- Indian (2)
- Foreigners (3)

Q53 In terms of extend of your market, where do you sell your product or service to? Mark all that apply.

- Within your settlement (1)
- Within your state (2)
- In others states (mention number of states) (3) _____________
- International (4)

Q54 I think marketing is one of the most important component of any business that one operate..

- Strongly Disagree (1)
- Disagree (2)
- Neither Agree nor Disagree (3)
- Agree (4)
- Strongly Agree (5)

Q55 Do you have clear marketing strategies for your enterprise?

- No (2)
- Yes (1)

Q56 How often do you advertise your product or service in a year?

- Never (1)
- Rarely (2)
- Sometimes (3)
- Often (4)
- All of the Time (5)
Q57 What medium do you use to advertise your business? Mark all that apply

- News papers (1)
- Magazines (2)
- Yellow pages (3)
- Radios (4)
- Televisions (5)
- Posters and Phamplets (6)
- Social Media, i.e. Facebook, Twitter, Blog, youtube, etc (Specify) (7)
- Others (Specify) (8) ________________

Q58 Do you have websites, Facebook, twitter or Youtube account specifically for your business?

- Yes (Specify) (1) ________________
- No (2)

Q59 Do you have any Specific comment?

Thank you so much for taking your valuable time out to participate in this survey. We truly value the information you have provided. Your responses are vital in creating an effective recommendation for those organizations that are working for building economically self-reliant and cohesive Exile Tibetan Community in India. Thuk-Je-Che!
REFERENCES:


5. Easterly, William (2006) "White man's burden: Why the west's effort to aid the rest have done so much ill and so little good” Penguin Press.


