CHAPTER II
ENTREPRENEURSHIP DEVELOPMENT ACTIVITIES IN INDIA

In an enterprise, the central figure is 'Entrepreneur', the person who catalyses resources, risks and manages them so as to establish available, sustained productive entity. He/she needs to be identified, motivated, encouraged, strengthened and supported. A dearth of such entrepreneurs is a critical problem in many countries, particularly in a country like India. For various reasons, entrepreneurs do not spontaneously respond to available business opportunities despite various inducements, schemes and programmes to promote and assist them. In countries, like India, where economic activities have been historically dominated by a few families, castes or communities or where educated manpower is not fully utilised, there are problems as well as opportunities for developing a new breed of entrepreneurs from non-business communities, the first-generation entrepreneurs, who can become agents of growth and change.

At this juncture vital challenges before policy planners in India are a frontal attack on poverty, unemployment, growth together with overcoming inter-regional disparities and improving the balance of trade position. During the last four decades the well planned, deliberate
efforts made by policy-planners have helped the country to resolve and make some favourable dent on some of these basic economic issues; but at the same time certain adverse long term issues have cropped up like increasing debt burden, fast deteriorating balance of payment position and increasing unemployment. These issues will require a major focus in the years to come in our efforts towards growth and development.

The data of growth of national income indicates almost consistently an increasing trend. The growth in net national product at constant prices was 3.6% during the first Plan (1951-56), increased by 4.6% during Second Plan (1956-61), fell to 2.2% during Third Plan (1961-66), once again picked up to 3.4% during Fourth Plan (1969-74), further increased to 5.2% during Fifth Plan (1974-79) and was around 5% during Sixth Plan and near about 5% during Seventh Plan. The approach to the Eight Plan envisages a bold move to increase the growth rate to 6%.

Imports have increased from Rs. 650 crores in 1950-51 to Rs. 27,693 crores on 1988-89. In the corresponding period exports have increased from Rs. 601 crores in 1950-52 to Rs. 20,281 crores in 1988-89. This gave rise to an increasing trend of deficit in trade balance which has increased from low level of Rs. 49 crores in 1950-51 to as high as Rs. 7412 crores in 1988-89. India’s share in the world exports also has declined continuously ever since Independence, from
around 2% during the fifties to 0.65% in 1970 to 0.46% during in 1980 and to just 0.43% in 1986.

The total number of Small Scale Industries have increased from a small number of 5 lakh units in 1975-76 to 15.92 lakhs in 1987-88, resulting in an increase to 3.18 times in a 12 year period. In the same period the value of production by SSI units has increased from Rs. 11002 crores to Rs. 87000 crores and employment in SSI units has shot up from 50 lakhs to 107 lakhs. Their contribution to the direct exports was as high as Rs.3648 crores constituting 29% of total exports in 1986-87.

However, the alarming feature has been the faster growth of sick SSI units during the past few years. In 1982 the proportion of sick SSI units was just around 2.55% of the total number of SSI units which got increased to 9.94% in 1987. This clearly indicates that the growth of the sick SSI units has been higher than that of SSI units during the eighties. As of June 1987, the total number of sick SSI units was 1.58 lakh in which Rs.1542.25 crores of bank credit was blocked. Only 7.62% of the total number of sick SSI units were viable against 88.1% non-viable. The share of outstanding credit in non-viable units was as high as 69% of the total outstandings in sick SSI units.¹

Thus not withstanding an unprecedented growth of SSI units during the eighties, much couldn’t be reaped from investments in SSI units because of the alarming pace in
which sick SSI units have proliferated. This clearly indicates that the new generation of entrepreneurs lack some basic pre-requisites to become successful. Lack of entrepreneurial traits amongst new entrepreneurs also get substantiated by studies on causes of sickness is the lack of organisational competence and financial competence of the entrepreneur.

Countries like Japan, South Korea and Singapore which have developed at impressive rates of growth during the last two decades, had some highly unfavourable conditions like poor natural resources, political uncertainty etc; but we would find favourable conditions in Indian economy which could have been easily exploited to accelerate the process of growth. Some of these favourable conditions in Indian economy are richly endowed with natural resources, having the third largest pool of technical and scientific manpower and developing economy having a relatively high rate of savings (expected saving rate during the Eight Plan was 24.17). But the pace of growth has not been commensurate with the advantages that economy has; one of the major reasons for this has been the lack of emphasis on development of entrepreneurship which acts as a crucial factor of production and differentiates between one organisation and the other having same resource base but with wide gap in performance. What is needed most at this turning point of Indian economy to achieve accelerated pace
of growth and development is to strategy; in the short and long run, inculcate, create, develop, nurture and encourage entrepreneurship focused on tapping the national and international markets by concentration on improved productivity and quality, optimal utilisation of available resources and shifting to these production activities, developing competence to manage the imported technologies and upgrading and developing our own technologies.

The approach to Eight Plan indicates a basic shift against earlier plans by focusing on a higher growth rate of 6% and inculcation of international competativeness in the existing range of manufacturing coupled with reduction in the Incremental Capita-Output Ratio (ICOR). Further, it has also emphasised on decentralisation and people’s participation in the developmental process. All these will provide abundant opportunities to the existing and prospective entrepreneurs to invest in small industries, village and cottage industries, household industries and agro-based industries. The key to exploit these opportunities will mainly depend on an input of creativity and innovation to initiate a large number of enterprises producing new products and services which will have commercial markets in India and abroad.²

However, in India, as in many developing countries, socio-economic environment has not been favourable to the emergence of entrepreneurial talents. It is not as if these
talents do not exist, historically, entrepreneurs have originated from all strata of society. But the entrepreneurial potential has remained unused and latent because of several impediments. Economic development, hence, depends on activating these latent. Experience has shown, the exisance of vast entrepreneurial potential and resources among traditionally non-business communities, which have remained dormant and untapped for decades.

Recently, an altogether new class of small scale entrepreneurs have appeared on the scene viz., the technocrats, professional managers, and specialists from large and medium corporate companies who, for various reasons, have given up their lucrative jobs to set up their own small scale enterprises.

This new class of entrepreneurs including the fresh technocrats, are highly dedicated and are prepared to face challenges of getting into high-tech product lines and apply and install latest plant and equipment so that, they can maintain high quality standards and hold the price line. Some of these entrepreneurs are also engaged in the ancillary industries which supply components of high quality standards at reasonable prices to large scale parent underlyings. Another noticable trend is that, this class of entrepreneurs have set up organisation for supply of software expertise such as designs of machinery and machine tools, design and layout of material handling equipment,
computer software and management and engineering consultancies.

In order to accelerate the formulation of such new enterprises, imaginative programmes and policies backed up by sound institutional support are called for to identify, motivate and strengthen the new breed of entrepreneurs. The strategy of Entrepreneurship Development Programmes (EDPs) aims to achieve this:

i) Identification and selection of entrepreneurs for training.

ii) Developing the entrepreneurial capabilities of the trainee.

iii) Ensuring a viable industrial project for each potential entrepreneur.

iv) Equipping the trainee with basic managerial understanding.

v) Helping him in securing necessary financial infrastructural and related assistance.

Historical Review of EDPs in India:

Initial attempts at entrepreneurship development were made during the early sixties in the form of intensive campaigns spread over a few days. Such campaigns continue even today through DICs in a routine manner. Annually 5-7 awareness camps are held in a typical district where emphasis is laid on explaining the Government's package of
assistance and the participants are recognised more as potential/beneficiaries applicants for the sponsoring organisations.

**Gujarat Experience:**

The mechanism to develop entrepreneurs originated out of encouraging results of an innovative scheme of financing new entrepreneurs introduced in 1968 by a State Development Bank and The Gujarat Industrial Investment Corporation. The technicians and new entrepreneurs schemes attempted to remove financial constraints on competent, aspiring individuals who could not secure loan assistance from commercial banks because of the banks restrictive terms and their own limited resources. Loans upto 100% of the project cost at attractive terms were offered without stringent collaterals or securities or third party guarantees. These unconventional financing schemes relied upon the competence of the person and the viability of the project and not as much on the financial background of the otherwise capable entrepreneur. Loan finance was reduced to 90%. The experience revealed existence of a vast entrepreneurial potential among traditionally non-business communities and castes, particularly in middle and lower income groups, rich entrepreneurial resources which had remained dormant and untapped for decades.

Encouraging results of these finance schemes has raised prospects of locating entrepreneurship in even a wider
spectrum which may not be responding because of several other constraints i.e. lack of motivation, lack of information about structure, opportunity, production technique, management techniques etc.

An Entrepreneurship Development Programme was composed by Center for Entrepreneurship Development to meet many of these constraints, through a package of training-cum-counselling, inputs combining motivation development, project counselling, managerial orientation, information on sources of help and support, making a project plan, and overall confidence development through constant counselling and support by a skilled Entrepreneur Trainer Motivator (ETM). From 1970-79, almost for a decade, EDPs were carried out as an auxiliary activity in Gujarat under GIIC which had setup a separate wing for this purpose.

It was in 1970, that the Center for Entrepreneurship Development (CED) was setup under the initiative of Gujarat State Government with the help of four important state level financial and industrial promotion agencies promoted to a primary, full-fledged and exclusive concern of a specialised institution manned by dedicated professional staff. A well-rounded EDP came to be formulated and launched. A package of training inputs was made up of

i) Motivation Development

ii) Project Counselling

iii) Management Orientation
iv) Information on sources for making Project Plan and
v) Overall confidence development through constant
counselling was developed.  

**Andhra Pradesh Crash Programme:**

In 1971, Andhra Pradesh Government launched a crash programme for entrepreneurial development. To begin with, the programme was confined to the twin cities of Hyderabad and 14 backward districts of the state. The entire staff of the Department of Industry was mobilised. Teams of technical officers drawn from the Department of Industries, SIDO, SISI and Regional Research Laboratory were constituted to scrutinise each scheme submitted by large number of entrepreneurs in response to the advertisement. After scrutinising and selecting the scheme, the technical committees worked day and night to give a viable shape particularly to the sophisticated schemes. The nationalised banks and State Financial Corporation approved the scheme for financing. After obtaining the financial sanction; implementation committees consisting of atleast two officers, were formed to deal with all the problems encountered in the formative stage of the industries. Similarly, for procuring the necessary machinery an advisory committee consisting of technical experts in different disciplines, representative of banks and Joint Director of industries as convenor was formed. This committee helped entrepreneurs in procuring quality machinery at competitive
rates. Besides above assistance, inplant training is in-
hustrial establishment and training in modern management
technique at SISI and SIET were arranged by the State
Government. In less than nine months period, 483 units got
into production (before March 1973) due to effective backing
up to the prospective entrepreneurs with credit, training
and above all the ready accessibility and finally supply of
input. Later on Andhra Pradesh Government designed a task
force for carrying out such activities. 5

Encouraged by the continued success of EDP activities
in Gujarat and Andhra Pradesh, a number of official and
semi-official agencies took up similar EDPs in their
respective areas. At present, it is estimated that there are
40 different agencies whose main objective is to conduct
EDPs in their respective areas spread in 20 states all over
the country. Though these agencies adopted different EDP
models according to the need of the area and objectives of
the agency, mainly three models have generally been
accepted, by all these agencies to conduct EDPs.

1) SIET Integrated model:

Small Industry Extension Training Institute (SIET) was
established as an autonomous society by the Government of
India, at Hyderabad in July 1962, to assist in the promotion
and modernisation of small industries. It undertakes
training, research and consultancy activities in the three
related fields of small industry development, management and extension.

The role of the Institute is defined as follows:
- To provide, supervise and plan training for persons engaged in small industry development and management activities;
- To undertake, sponsor or plan research programmes related to the development of small industry, and
- to enter into and execute technical assistance agreements with international or other organisations for the provisions of services for the development of small industry.

The history of entrepreneurship development in India started with the establishment of SIET. The famous experiment of McClelland, known as ‘Kakinada Experiment’; which has broken the myth that entrepreneurs are born but cannot be developed, was organised in close collaboration with SIET.

In SIET, members from various disciplines have been working for entrepreneurial development. Initially the thinking was that the answer to entrepreneurial development lies in that discipline alone. The development group, being economists, believed that potential surveys, industrial profiles and easy accessibility of resources would do the trick. The management group was certain that a person without management techniques and experience can not succeed.
in his business. Later, realisation of the necessity of technical and commercial information for the guidance of the entrepreneurs led to the establishment of a Documentation Centre. When all these groups joined hands, they realised that their combined impact would be far together than the sum total of their individual impact. SIET in this process learnt the importance of motivational training, growth centres, technology, marketing network, institution building and coordination for mobilising resources and energies.

The SIET Integrated model for entrepreneurial development was evolved with following five features:

i) Specialised Agency to initiate support to potential entrepreneurs.

ii) Inter-disciplinary approach for counselling and training.

iii) Strong information support.

iv) Training as an important input for entrepreneurial development among first generation entrepreneurs.

v) Institutional financing.

This classical model was tried in many parts of India and offered very rich experiences particularly in the State of J&K, Assam, Karnataka and Andhra Pradesh. A branch institute was started at Guwahuti in May, 1979, specifically to meet the training needs of the North Eastern Region. This model was also adopted outside India especially in some African and Asian countries.
Presently, SIET is concentrating in areas like training of trainers and organised EDP mostly for S&T entrepreneurs besides organising management and development oriented training.

In September 1984, the Institute was declared as a National Institute. Now it is known as a National Institute of Small Industry Extension Training (NISIET).\(^6\)

**Entrepreneurship Development Institute of India (EDI-I)**

**EDI - India Package Model :**

EDI-I, Ahmedabad was setup in April, 1983 by the all India Financial Institutions (IDBI, IFCI, ICICI, & SBI). This was established for training of trainers, running model training programmes, initiating, supporting and accelerating entrepreneurship training, development and research efforts in the country. EDI-I provides a national resource of experience and expertise to be shared with all organisations and states interested or active in generating new entrepreneurs and improving the performance of existing programmes.

It has identified following areas of operations :

a) Giving higher priority and more weightage to the development of low income group and less privileged classes;

b) Model training programmes are to be carried out in the field i.e. in the concerned state and not at the institute, isolated from the real environment;

c) Its state level activities are to be closely
integrated with the local financial and industrial development organisations:

d) Giving high priority to the identification and training of local trainers and motivators for a wide-spread national impact.

Its operation on a broader phase are delineated as:

a) Undertaking actual entrepreneurship development programme in less developed states, needy regions and for special target groups;

b) Implementing model demonstration programmes for improving the effectiveness of on-going training activities and systematically (locally) institutionalising them;

c) Selecting, developing and training trainers and motivators in entrepreneurship development;

d) Undertaking research in critical areas of entrepreneurship to sharpen the policies, tools and techniques;

e) Documentation and evaluation of entrepreneurship development activities in the country;

f) Organising workshops, seminars and conferences, national and international, to share the expertise and experiences of the institute within and outside the country;

g) Initiating and supporting state level efforts to set up or strengthened entrepreneurship development organisations and extent this help to developing countries.
According to the EDI-I, the EDP is not just an extended version of (business) management programme, which provides theoretical and practical knowledge of management techniques with a view to minimise costs and maximise profits and growth of sales under given environment. In contrast, an EDP brings about a sound combination of techniques of behavioural psychology, tools of management science and available information on technology with a view to identify entrepreneurship particularly 'first generation' entrepreneurs, strengthen their achievement motivation (n-Ach) and train them in marketing and other areas of enterprise management so that they can confidently start and successfully run their own business ventures which they choose under expert guidance and on the basis of necessary information regarding available market, governmental regulations, financial incentives etc. Further, an EDP also ensures that on completion of training, the potential entrepreneurs are helped in making loan application, securing available incentives, seeking government approvals, choice of location etc. This model is also known as the Integrated EDP model because the programme package not only includes the pretraining and training modules consisting of selection, motivation, opportunity guidance and management inputs, but also provides for the post-training module comprising follow-up inputs to assist the trained entrepreneur in starting his business enterprise.
The three stages of the EDP model are:

i) Pre-training

ii) Training and

iii) Post-training

**Pre-training stage:**

The pre-training stage related to identification and selection of potential entrepreneurs on the basis of three assumptions:

a) Although entrepreneurship is not an exclusive, intrinsic privilege of any particular sex, caste, community or race, every person can’t become an entrepreneur unless he/she possesses certain entrepreneurial traits (or competencies).

b) The traits which person should possess in order to become a successful entrepreneur are identifiable and measurable through application of certain psychological (i.e. behavioural) tests, in-depth interviews and related socio-cultural indices (characteristics);

c) Persons showing evidence of possessing entrepreneurial traits can be developed to become successful entrepreneurs through a specially designed package training inputs.

The selection of participants for an EDP is done on the basis of ranking in the scores obtained in the tests, specially devised to identify the above mentioned
entrepreneurial traits and/or the basis of their interview by a selection tool.

Training Stage :

It generally consists of following three inputs:

a) Achievement Motivation Training (AMT)

The aim of AMT is to strengthen the achievement need, self-awareness and other entrepreneurial qualities with the help of various methods of behavioural psychology.

b) Business Opportunity Guidance (BOG) and selection of project. The trainee is given information and counselling about the various business opportunities in the area where EDP is conducted. Through field visits to exiting successful enterprises in the surrounding area and interaction with their owners they are given exposure to the problems and the prospects of actually running a business enterprise. After he has selected a particular business opportunity on the basis of technical advice, a quick market survey and talks with similarly situated businessmen, the trainee prepares the project (feasibility) report for submission to the bank and financial institution.

c) Management: The potential trainee-entrepreneur has not only to start a business venture but also to make it profitable through sound management. The EDP trainees are therefore, introduced to the basics of financial production, marketing and labour management.
Post - Training Stage:

This stage is included in the EDP package mainly to ensure that the trained entrepreneur after being given to the strong dose of motivation and training is not left in lurch to fend for himself. Being a small man with little capital and no business experience, the EDP trainee needs a lot of help, guidance and informative, supportive intervention from the EDP trainer motivator, between the decision to start an enterprise and actually establishing it. Thus the post-training input of EDP mainly consists of 'follow-up' support, guidance and counselling to be provided for preparing applications for financial assistance, getting sanction of loans, selection and securing of suitable location, getting governmental approvals, registration under various statutes, etc.

In short, this approach has been called the Integrated EDP model because in a single programme it links all the stages involved in enterprise-building from identification and development of an entrepreneur to the initiation of his enterprise.  

National Institute for Entrepreneurship and Small Business Development (NIESBUD)

National Institute for Entrepreneurship and Small Business Development (NIESBUD) was established by Ministry of Industry, Government of India as an apex body for co-ordination and overviewing the activities of various
institutions/agencies engaged in developing entrepreneurship primarily in small industry and small business. The Institute, registered as Society under Government of India Societies Act XXI of 1980 and has started functioning from 6th July, 1983.

The policy direction and guidance is provided to the Institute by its Governing Council, whose Chairman and Vice-chairman are the Union Minister of Industry and the Union Minister of State for Industry, respectively.

The main objectives of the Institute are:

i) To accelerate the process of entrepreneurship development ensuring its impact throughout the country and among all strata of the society;

ii) To help/support institutions/agencies in carrying out activities relating to entrepreneurship development with greater success;

iii) To evolve standardised process of selection, training, support and assistance to potential entrepreneurs by organising documents and research work relevant to entrepreneurship development;

iv) To provide functional forums for interaction and exchange of experiences helpful for policy formulation and modification of various levels.

The activities of the Institute include evolving effective training strategies and methodology, standardising model syllabi for training of various target groups;
formulating scientific selection procedures; developing training aids, manuals and tools, facilitating and supporting central/state/other agencies in executing entrepreneurship development programmes; conducting such programmes for promoters, trainers and entrepreneurs which are commonly not undertaking by other agencies, maximising the benefits and accelerating the process of entrepreneurship development and above all organising all those activities that help to develop entrepreneurial culture in the society.

To develop an effective model for EDP, NIESBUD scanned the experience gathered by various organisations and with the help of experts from all over the country, evolved a model syllabi to conduct Entrepreneurship Development Training Programme (EDTP) for different target groups such as general entrepreneurs, science and technology entrepreneurs, women entrepreneurs, educated unemployed youths, Ex-servicemen, rural and weaker section entrepreneurs, artisans, tribal entrepreneurs and physically handicapped. This was released in November, 1985. The NIESBUD model clearly identified four essential subject areas to be covered under each EDP programme. They are: Entrepreneurship Quality/Motivation Development, Enterprise Launching and Resourcing; Enterprise Management and Entrepreneurship Discipline/Social Responsibility. The model has been quite comprehensive and suggest the minimum that any EDTP should have. Besides, it also provides for
modification to suit the local need and situation. The model has been widely adopted and its six weeks programme is becoming very popular throughout the country.8

National Science and Technology Entrepreneurship Development Board (NSTEDB)

To look into the question of unemployment and under employment among science and technology graduates and diploma holders in the country and to attract them to become an entrepreneur, the National Science and Technology Entrepreneurship Development Board (NSTEDB) was established on 18th January, 1982. The Chairman, planning advisory committee to the Cabinet is the Chairman of the Board which has 19 members and 3 nominated members. The objectives of NSTEDB are to promote the growth of a three tier structure for providing assistance to Science and Technology entrepreneurs to provide information on self-employment, avenues to such entrepreneurs to serve as a feedback mechanism between Science and Technology entrepreneurs and government agencies/institutions, to maintain register of unemployed Science and Technology personnel etc.

The major activities taken up by NSTEDB till date are i) Conduct of EDPs for S and T persons; ii) Manpower and infrastructure development; iii) Establishment of Science and Technology Entrepreneurs Parks (STEPS); iv) Conduct of Entrepreneurship Awareness Camps; v) Preparation of

One of the important initiative by the Board is the establishment of the Science and Technology Parks (STEPS). This is to enable science and technology graduates emerging from academic institutions to experiment with new product and processes on a pilot basis on the one hand and convert them into entrepreneurial ventures on the other hand. The STEP could be considered to be an industrial estate which accepts potential entrepreneurs with S and T background into its fold and transform them into confident entrepreneurs in a period of 2 to 3 years. In order to evolve a workable model, the Board, in collaboration with Science and Technology organised a number of workshops. In 1986, STEP has made a 15 year perspective plan for motivating and training 10.75 lakh Science and Technology persons. This perspective plan upto 2000 A.D. has been prepared at the behest of the P.M.’s Secretariat. It is estimated that the training of these 10.75 lakh S and T persons will create 1.57 lakhs industrial units increasing capital of Rs.4630 crores and turnover of Rs.31340 crores providing employments to 9.15 lakhs, loans including 3.05 lakhs to S & T persons. The total cost on this programme is estimated to be Rs.500 crores.
Special Programmes For Women Entrepreneurs:

Developing women entrepreneurship in India to harness the growth potential of unemployed women is the area which attracts those who are interested in Entrepreneurship Development as a movement. More emphasis has been given in recent past to induce entrepreneurship through training by some training and developing organisations. Small Industries Development Organisation (SIDO) with its network of 26 Small Industries Services Institutes (SISI) has trained through its Entrepreneurship Development Programme for women. These training programmes are extended to rural, tribal women, extension workers and semi-literate, matriculate women. Efforts are being made to link up training programmes with planning for the past training period. This includes minimum cost of establishing production units/enterprises, avenues for procurement of the raw materials and marketing of finished goods, scope offering co-operatives and arrangements for getting institutional finance. The facilities extended includes accommodation, stipends etc. In some of the programmes mobile workshops have been included to enable rural women to take up training. A number of polytechnics and hostel facilities for women are also being provided.

Encouraged by the policy statement of the Centre and State Government, several training organisations have started imparting training to women entrepreneurs. In order
to bring harmony in the training inputs the NIESBUD took the initiative to formulate a model syllabi for Women Entrepreneurship Development Programme. To meet the encouraging demand of resource persons for entrepreneurial training for women, few training organisations have already started EDP Trainers Training for Women. A separate corporation i.e. Women’s Development Corporation has been established at state level. Marketing facilities through tie-up arrangements with the state level marketing organisation; to develop and strengthen women’s cooperative and arrange training of beneficiaries in the concerned trade through existing institutions like Women’s Polytechnics and Industrial Training Institutes are the areas where this corporation is expected to work.

Growing realisation to bring the women entrepreneurs in the main stream of national economic development led to the formulation of ‘National Level Standing Committee on Women Entrepreneurs’ under the Chairmanship of Minister of State for Youth Affairs, Sports, Women and Child Development, Government of India in 1986. The committee was constituted with a view to put forward recommendations on policy, programmes and other measures to be initiated for stimulating, helping and assisting women entrepreneurs in the field of industry and in particular, small industry. The committee in its first meeting highlighted the need for training facilities and coordination requirement, publicity,
and dissemination of information for women entrepreneurs, laws/legislations to guard against discrimination of women, additional fiscal and financial incentives, sales and marketing support etc. In view of expediting the process the sub-committees are formed recently to look into:

a) fiscal and financial incentives including marketing,
b) training and
c) publicity.

The Industrial Development Bank of India has formulated a special scheme to provide training of extension service support to women entrepreneurs through comprehensive packages suited to their skills and socio-economic status and extending financial assistance on concessional terms to enable women entrepreneurs to set up industrial units in the small scale sector.

Several voluntary organisations like NAYE, New Delhi, FICCI & FASSI started the women wing and took up the task of promoting entrepreneurship among the women by following the normal EDP. In Bangalore, another NGO, AWAKE started developing women as entrepreneurs by attempting several innovative methods. The movement has now spread all over the country and large number of organisations have started conducting women EDPs.¹⁰
EDPs in Maharashtra:

In Maharashtra, a voluntary agency, the National Institution of Motivational and Institutional Development, Bombay (NIMID) ushered in a new wave of motivational training and conducted EDPs at several places in the State in collaboration with the Regional Development Corporation (RDCs) and other promotional agencies. These programmes had an encouraging effect on the EDP movement in the State.

The Maharashtra Small Scale Industries Development Corporation Limited (MSSIDC) had started conducting EDPs in 1974 and held several programmes. At one time RDCs used to conduct three to five days training programmes with a strong information content. The Maharashtra State Financial Corporation (MSFC) also used to conduct training programmes of usually three weeks duration in districts selected for intensive work.

Amongst the non-governmental agencies, the State Bank of India had been active in this field and over the years developed its own faculty by deputing its officers for specialised training. However, the bank has now stopped to conduct any EDP.

Since the year 1978-79, the Government of Maharashtra approved a new scheme under which one day motivational camps and one week training programmes were being conducted by the District Industries Center (DICs). These programmes were mostly information oriented.
Since 1984, Maharashtra Industrial and Technical Consultancy Organisation Limited (MITCON) entered in the field of EDPs. MITCON got a few trainers trained at the Entrepreneurship Development Institute (EDI) - India, Ahmedabad and commenced conducting EDPs at various locations with the active support of Central Financial Institutions (IDBI, ICICI, IFCI) and State Corporation.\textsuperscript{11}

In 1984, "Udyog Mitra" appointed a sub-committee under the Chairmanship of Shri P.D. Karandikar to consider various aspects of EDPs. One of the major recommendation of the sub-committee was to envolve a long term policy and to institutionalise the EDP activity in the State. In consequence of this recommendation, a decision was taken by the Government of Maharashtra to establish Maharashtra Centre for Entrepreneurship Development (MCED).\textsuperscript{12}
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5) National Institute for Entrepreneurship and Small Business Development: Status Analysis of Institution Organisations related to Development of Entrepreneurship in India.


