CHAPTER - III

"Many agencies are mushrooming to assist women entrepreneurship but many financial institutions are skeptical of their entrepreneurial abilities to risk their funds on them."

Profiles of Organizations Supporting Women Entrepreneurship

In India and Karnataka.
Profiles of Organizations Supporting Women Entrepreneurship In India and Karnataka.

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA. (SIDBI)

SIDBI was established in April 1990 under an act of Parliament, as a wholly owned subsidiary of Industrial Development Bank of India (IDBI). IDBI is a premier development bank in the country. Small-scale sector in India required a principal financial institution for promotion, financing and development, in response to this SIDBI came into establishment. The major objectives of SIDBI are

1. To serve as principal financial institution for promotion, financing and development of small scale sector and
2. To coordinate the functions of institutions engaged in assisting the small-scale sector

SIDBI has been set up to provide wide variety of financial services to the small scale sector through direct financing, refinancing, financing of bills, financing of equities and other schemes to assist SSIs. It is set up to give due emphasis on rural industrialization, technology upgradation, management development with the assistance of reputed national institutions, quality assurance of ISO-9000 certificate and environment management. SIDBI has schemes to develop effective linkages with many leading national and
international agencies to pursue promotional and developmental activities of SSI units in Karnataka

SIDBI and KSFC have together launched many programmes for the growth of women entrepreneurship in Karnataka, to motivate them in establishing new enterprises and to upgrade and develop the existing ones. To provide consultancy services SIDBI and KSFC together have set up certain schemes to make arrangements for counseling women entrepreneurs, preparation of project plans and also to provide guidance during its implementation and for the first six months of establishment these services continue to exist.¹

**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT. (NABARD)**

NABARD was established as an apex rural development bank in the year 1982, through an Act of Parliament, to finance agriculture, allied activities, small-scale industries, rural artisans and crafts. NABARD’s refinance support activities include financing seasonal agricultural operations, marketing of crops, procurement and marketing of agricultural inputs, cloths, trading in yarn, working capital loans provided to persons in trade.

Women’s self-help groups (SHG) activities are mobilized through NABARD. Links are established by it between SHGs and the Banks to encourage thrift.

¹ SIDBI- Publications [Brochures & Pamphlets]
and savings amongst the poor and supplement their credit needs through banking system. Banks finance the SHGs in proportion to the savings mobilized by the group. Forming of SHGs and getting credit from the bankers has helped rural women not only to take up small ventures but also has helped them not to go in for borrowings from indigenous bankers who charge high rate of interest on borrowings. NABARD also promotes rural non-farm enterprises.

**ENTREPRENEURSHIP DEVELOPMENT INSTITUTE OF INDIA – EDI.**

EDI, is an autonomous body set up in 1983 working at National level, promoted by all India financial institutions (IDBI, IFCI, ICICI and SBI) actively supported by the Govt of Gujarat and it operates throughout India and in developing countries. EDI has been spearheading entrepreneurship movement throughout the Nation with the belief that entrepreneurs can be developed through well-conceived and well-directed activities. The experienced faculty of EDI makes it a National resource bank for all entrepreneurship.

The Institute combines in itself a sound academic resource for research training and institution building with the initiative of an active participant in entrepreneurial activities in backward regions for special target groups and innovativeness in the human resource development field.

---

2 NABARD Publications [Brochures & Pamphlets]
EDI'S campus houses an international standard training center to train entrepreneurs.

**FEDERATION OF INDIAN WOMEN ENTREPRENEURS- FISME.**

The FISME Federation of Indian Women Entrepreneurs (FFIWE) has come into being following the decisions taken at the 4th International Conference of Women Entrepreneurs held in December 1993 at Hyderabad (India). The main function was to establish networking and to provide package of services to the women entrepreneur's associations in India. It was decided that NAYE (National Alliance of Young Entrepreneurs of India Women's wing), would henceforth be known as FISME Federation of Indian Women Entrepreneurs (FFIWE). Associations of women entrepreneurs in different States and Districts will be affiliated to FFIWE so that they can avail of the various facilities and services provided to women entrepreneurs in the country. Individual women entrepreneurs are also eligible for general membership.

The main objectives are:

- To provide training facilities in export marketing and management, domestic marketing, quality control and standardization,
- To facilitate enterprise to enterprise co-operation within the country and abroad,

---

3 EDI and Awake business directory
• To provide greater access to latest technologies, know-how, expansion of small and medium sized enterprises run by women,

• To facilitate participation in International and regional fairs, exhibitions, seminars and symposia for women to get greater exposure to regional and global business environment and opportunities,

• To effectively articulate the problems and constraints faced by women entrepreneurs as the powerful advocacy group,

• To strengthen affiliated associations,

• To publish a quarterly newsletter to educate and inform women entrepreneurs on business opportunities, management, exchange of experience and expertise,

• To enhance access to term loan and working capital,

• Assisting in the identification of investment opportunities

The major objective of FFIWE is to help secure women their rightful place in the national economy and international co-operation.

WORLD ASSEMBLY OF SMALL AND MEDIUM ENTERPRISES – WASME.

WASME is an international confederation of governmental, non-governmental and voluntary organizations engaged in the promotion and development of small and medium sized enterprises of the country included

4 FISME, AWAKE Directory
in its membership, united in each country by a National Chapter, having been granted consultative status by the United Nations Industrial Development Organisation. WASME presents to UN Organisations and other International bodies memoranda, reports, studies, recommendations with a view to securing their fullest support.

**NATIONAL INSTITUTE OF FASHION TECHNOLOGY – NIFT.**

NIFT was set up in 1986 at Delhi as an autonomous body under ministry of Textiles, Govt of India. The main motto of setting up of NIFT was to train human resource development for export oriented garment industry sector of the country. The institution conducts regular courses in fashion designing, garment manufacturing technology, Knitwear designing, leather garment designing, textile designing and manufacturing technology. The Institution also conducts short-term courses, seminars workshops and also offers consultancy services to the industries in need. As women are basically good in tailoring, NIFT has trained many women in India in fashion designing and garment manufacturing technology, which has given a new boost to innovate traditional clothing into modern. This has given them scope to widen their markets.

**COIR BOARD.**

COIR BOARD provides technology and financial assistance to discerning entrepreneurs in the field of coir manufacturing and marketing. Prospective women entrepreneurs are assisted financially through specific schemes.

---

5 NIFT Publications [Brochures & Pamphlets]
PH.1. RESEARCHER WITH NANCY BARRY – PRESIDENT WOMEN’S WORLD BANK AT AWAKE CONFERENCE, BANGALORE.

PH.2. RESEARCHER WITH S. NAGRAJ – DIRECTOR CEDOK.
MAHILA COIR YOJANA SCHEME is one under which women are trained for a period of two months in spinning of coir yarn in motorized spinning wheel. After completion of the training the women will get the motorized spinning wheel at 75% subsidy.

Following are some important services extended by the COIR BOARD:

- Financial assistance for market development,
- Cooperative schemes,
- Financial assistance for construction of loom sheds,
- Coir industry survey,
- Model coir village scheme,
- Assistance for training and financial assistance for coir units,
- Testing facility, contribution to worker's welfare fund etc.  

CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT OF KARNATAKA.

The Center for Entrepreneurship Development of Karnataka (CEDOK), an autonomous organization, registered on 15th May 1992, is promoted by the industrial development agencies of the state viz, KSSIDC, KSFC, KSIIDC, KIADB and other national level financial institutions namely, IDBI, IFCI ICICI, and the Government of India. CEDOK believes that entrepreneurs need not necessarily be born, but can be trained and developed through well-conceived and directed activities.

6. COIR BOARD. Publications.[Brochures & Pamphlets].
CEDOK throughout Karnataka offers entrepreneurship development programmes and assistance to the first generation entrepreneurs. The regional managers of CEDOK with the assistance of district training officers train and motivate the prospective entrepreneurs. The programmes conducted by CEDOK are as follows:

- Entrepreneurship awareness programmes,
- EDP (PMRY),
- Rural EDP (general and special programmes for Women SC & ST, Minorities and Backward classes, Technocrats, Ex-Servicemen, etc)
- EDP for shed / land allottees, and provisional registration holders,
- Open learning programmes in entrepreneurship-OLP.
- Management appreciation programmes (MAP) for artisans under VISHWA schemes,
- Advancement management programmes,
- Small industry management assistants programmes,
- Trainers training programmes-TTP.
- Executive development programmes for capacity building and orientation for officers and bankers,
- Skill and technology (S&T)upgradation programmes,
- Faculty development programmes in entrepreneurship,
- Performance improvement and growth programmes for existing entrepreneurs,
- Technology awareness programmes,
• Identification of business opportunities,
• Preparation of project profiles,
• Gender Sensitisation programmes,
• Computer based financial analysis,
• Business counseling programmes,
• Industrial project preparation and appraisal,
• Decision making technique for small enterprises and
• Succession planning for entrepreneurial continuity.

CEDOK has faculty to interact with industry trade and government organisation, computer center with Internet and EMS, library and information center, and campus accommodation with restaurant, auditorium and seminar halls.

Since entrepreneurial activities are increasing there was a necessity of a nodal agency to cater to the needs of the entrepreneurs of north Karnataka. And also to eradicate the regional disparities between north Karnataka and south Karnataka, CEDOK is established in Belur industrial estate at Dharwad.

Following is the recent information collected by the researcher from CEDOK regarding the total number and types of programmes conducted in general and in particular for women participants from 1995 to 2000. The tables below show the information year wise:
## Table No: III.1.
### Programmes Conducted by CEDOK during 1995-96.

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>TYPE OF PROGRAMME.</th>
<th>1995-1996</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No of Programmes</td>
</tr>
<tr>
<td>01</td>
<td>Six weeks EDP, S &amp; T, General and special</td>
<td>09</td>
</tr>
<tr>
<td>02</td>
<td>Two weeks TTP</td>
<td>01</td>
</tr>
<tr>
<td>03</td>
<td>One week Women EDP</td>
<td>13</td>
</tr>
<tr>
<td>04</td>
<td>PMRY EPPs</td>
<td>262</td>
</tr>
<tr>
<td>05</td>
<td>3 days EAP (Engineering/polytechnic)</td>
<td>32</td>
</tr>
<tr>
<td>06</td>
<td>VISHWA MDP</td>
<td>66</td>
</tr>
</tbody>
</table>

Table No: 3.1 disclose the following:

- Total No of programmes conducted: - 383,
- Total No of participants both men and women: - 19,664,
- Total No of women participants: - 2,185,
- The No of PMRY EDPs: -282 and there were no women participants and only men participated in these programmes.

## Table No: III.2
### Programmes Conducted by CEDOK during 1996-97.

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>TYPE OF PROGRAMME.</th>
<th>1996-1997</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No of Programme</td>
</tr>
<tr>
<td>01</td>
<td>Six weeks EDPs, &amp; T, General &amp; special</td>
<td>02</td>
</tr>
<tr>
<td>02</td>
<td>Two weeks TTP</td>
<td>05</td>
</tr>
<tr>
<td>03</td>
<td>One week Women EDP</td>
<td>01</td>
</tr>
<tr>
<td>04</td>
<td>PMRY EDPs</td>
<td>256</td>
</tr>
<tr>
<td>05</td>
<td>3 days EAP</td>
<td>16</td>
</tr>
<tr>
<td>06</td>
<td>VISHWA MDP</td>
<td>12</td>
</tr>
<tr>
<td>07</td>
<td>One week EDP (PRC holders)</td>
<td>02</td>
</tr>
<tr>
<td>08</td>
<td>Mass Employment Generation through S &amp; T</td>
<td>01</td>
</tr>
</tbody>
</table>
Table No: 3.2 disclose the following:

Total No of programmes conducted: - 295,
Total No of participants: - 14,968,
Total No of women participants: - 2,311,

The No of Six week EDPs conducted are: - 2 and there were no women participants and programmes under VISHWA MDP (PRC holders): -12, out of which not even a single women participated.

Table No: III.3

Programmes Conducted by CEDOK during 1997-98.

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>TYPE OF PROGRAMME.</th>
<th>1997-1998</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No of Programmes</td>
<td>No of Participant</td>
</tr>
<tr>
<td>01</td>
<td>Six weeks EDP, S &amp; T, General and special</td>
<td>08</td>
</tr>
<tr>
<td>02</td>
<td>PMRY EDPs</td>
<td>259</td>
</tr>
<tr>
<td>03</td>
<td>3 days EAP</td>
<td>06</td>
</tr>
<tr>
<td>04</td>
<td>VISHWA MDP</td>
<td>28</td>
</tr>
<tr>
<td>05</td>
<td>3 day EAC</td>
<td>10</td>
</tr>
<tr>
<td>06</td>
<td>1-2 day EAP for Women</td>
<td>02</td>
</tr>
<tr>
<td>07</td>
<td>One week business counseling Programme</td>
<td>02</td>
</tr>
<tr>
<td>08</td>
<td>10 day EDP for Women</td>
<td>01</td>
</tr>
</tbody>
</table>

Table No: 3.3 disclose the following:

Total No of programmes conducted: - 316,
Total No of participants: - 15,229,
Total No of women participants: - 2,889,

Six, 3 days EAP and 28 VISHWA MDPs were conducted, 315 and 1062 men participated and there were no women participants.
Table No: III.4.  
Programmes Conducted by CEDOK during 1998-99.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>TYPE OF PROGRAMME</th>
<th>1998-1999</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No of Programmes</td>
<td>No of Participant</td>
</tr>
<tr>
<td>01</td>
<td>Six weeks EDP, S &amp; T, General and special</td>
<td>06</td>
<td>163</td>
</tr>
<tr>
<td>02</td>
<td>One week Women EDP</td>
<td>02</td>
<td>63</td>
</tr>
<tr>
<td>03</td>
<td>PMRY EDPs</td>
<td>260</td>
<td>13061</td>
</tr>
<tr>
<td>04</td>
<td>3 days EAP</td>
<td>22</td>
<td>1211</td>
</tr>
<tr>
<td>05</td>
<td>One week EDP (PRC holders)</td>
<td>07</td>
<td>185</td>
</tr>
<tr>
<td>06</td>
<td>1 day Export Awareness programme</td>
<td>01</td>
<td>13</td>
</tr>
<tr>
<td>07</td>
<td>1 day workshop for scavenger's</td>
<td>02</td>
<td>315</td>
</tr>
</tbody>
</table>

Table No: 3.4 disclose the following:

Total No of programmes conducted: - 300,

Total No of participants: - 15,011,

Total No of women participants: - 2,775,

One-day Export Awareness programmes were conducted, in which 13 men participated and there were no women participants.

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>TYPE OF PROGRAMME.</th>
<th>1999-2000</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No of Programmes</td>
<td>No of Participants</td>
<td>No of women participants</td>
<td></td>
</tr>
<tr>
<td>01</td>
<td>Six weeks EDP, S &amp; T, General &amp; special</td>
<td>09</td>
<td>192</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>02</td>
<td>One week Women EDP</td>
<td>01</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>03</td>
<td>PMRY EDPs</td>
<td>251</td>
<td>12628</td>
<td>2324</td>
<td></td>
</tr>
<tr>
<td>04</td>
<td>3 days EAP</td>
<td>10</td>
<td>525</td>
<td>167</td>
<td></td>
</tr>
<tr>
<td>05</td>
<td>One week EDP (PRC holders)</td>
<td>01</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06</td>
<td>4 weeks EDP, for KVI sector &amp;</td>
<td>02</td>
<td>51</td>
<td>09</td>
<td></td>
</tr>
<tr>
<td>07</td>
<td>Product development workshop for women</td>
<td>01</td>
<td>23</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>08</td>
<td>1 week EDP for NGO.</td>
<td>01</td>
<td>46</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>09</td>
<td>3 day EAP. (College Sponsored)</td>
<td>04</td>
<td>230</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>1 day Financial Forecasting working capital management</td>
<td>03</td>
<td>69</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>4 weeks special EDP (plastic)</td>
<td>01</td>
<td>33</td>
<td>02</td>
<td></td>
</tr>
</tbody>
</table>

Table No: 3.5 disclose the following:

Total No of programmes conducted: - 284,

Total No of participants: - 13,848,

Total No of women participants: - 2642,

One week EDP (PRC holders) was conducted 21 men participated.

From the above tables it is clear that, from 1995 to 2000 CEDOK has conducted 1308 Entrepreneurial Development Programmes under PMRY out of 1578 programmes. PMRY EDPs constitute 82.89% of total no of programmes conducted by it. Out of total No of participants undergoing PMRY EDP training, women participants accounted only 16.31% and men participants were 83.69%. 7

7. CEDOK, Info from Dharwad office & Publications.[Brochures & Pamphlets]
The Government of Karnataka in March 1951 for extending financial assistance for setting up of tiny, small and medium scale industrial and business units in the state established Karnataka State Financial Corporation. It is working as a regional industrial development bank of Karnataka. KSFC has branches all over the state. Each district has a branch office and few of them have more than one branch. There are around 30 different schemes set up for Entrepreneurs in Karnataka.

Some important schemes that are in operation are:

1. Seed capital Scheme,
2. Special Capital Scheme,
3. National Equity Fund Scheme,
4. Composite Loan Scheme,
5. Technician’s Scheme,
6. Scheme for Educated Unemployed,
7. Scheme for Disabled Entrepreneurs,
8. Equipment Finance Scheme,
9. Ex-Servicemen Loan Scheme,
10. Single Window loan Scheme,
11. Transport Loan Scheme,
12. Computer Loan Scheme,
13. Hospitals / Nursing Home Loan scheme,
14. Qualified Professional Loan Scheme,
15. Electro Medical Equipment Loan Scheme
16. Modernization Related Activities loan Scheme
17. Assistance to SSI units for technology development and modernization,
18. Industrial Estate Loan Scheme,
19. Hotel Loan Scheme and
20. Mahila Udhyam Nidhi Scheme, (exclusively for Women).

**MAHILA UDHYAM NIDHI**

Recognizing the remarkable entrepreneurial skills among Indian women KSFC along with SIDBI (Small Industries Bank Of India) launched this growth programme in Karnataka exclusively for women entrepreneurs. This scheme is in operation since 1989. Women Entrepreneurs possessing managerial and technical skills can avail term loan assistance under this scheme. Equity assistance is given to first generation women entrepreneurs to set up new Small Scale Industrial units. Interest subsidy is also provided to women entrepreneurs. If the Women Entrepreneurs belong to SC/ST/BC 1% interest rebate on term loan is provided to them by KSFC. 8

---

8. KSFC. Info from KSFC office & Publications.[Brochures & Pamphlets]
SMALL INDUSTRIES SERVICE INSTITUTE.

The Small Industries Service Institute (SISI), Bangalore has been set up by Government of India-Ministry of Industry, to supplement the activities of the State Government for promotion and development of small-scale industries in Karnataka. SISI has set up network in four cities of Karnataka which is a part of the national network under Small Industries Development Organization (SIDO), Ministry of Industry, which is an apex body and a nodal agency for formulating, co-ordinating and monitoring the policies and development of small scale industries in the country. The functions of SISI are primarily to provide industrial related services for promotion / developing small-scale ventures in Karnataka. Separate programmes are conducted for prospective women entrepreneurs to motivate them in taking small business ventures.

The following services are offered by SISI—

(1) Technical consultancy services: to prospective and existing industries. The institute also assists entrepreneurs in product selection, choice of technology, selection of machinery etc,

(2) Management Services and Management training: in important areas like personnel management, financial management, marketing management, working capital management, export management, quality control management etc,

(3) Economic Information Services: The economic investigation division provides statistical data and economic information in respect of
selected products to enable entrepreneurs to choose right product line,

(4) Marketing Services: such as providing linkages between small scale, medium and large enterprises to enhance sub-contracting and marketing of products and in promotion of ancillaries,

(5) Export Promotion Counseling Services: such as preparation of export documents, guidance in procedural matters and other matters relating to exports,

(6) Training Activities: include programmes conducted for prospective entrepreneurs in fields such as CNC programming and operation, CAD/CAM/CNC technology, tool and dye making, hydraulic and pneumatics, lens grinding, decoration of glass and ceramic ware, plastic toys carpentry screen printing and many more,

(7) Entrepreneurship Development Programmes: for engineers, women candidates, defense personnel, students, unemployed graduates etc,

(8) Common Facility Services: are provided by the laboratories set up for chemicals, glass and ceramics which undertake testing of clay samples, analysis of raw materials for chemical industries,

(9) Supply of Project Profiles / Reports: to prospective entrepreneurs interested in setting up of new industries,
(10) Support to State Government: by providing technical support to it and its promotional agencies for implementing developmental programmes and

(11) Assistance to Sick Units: by studying them under rehabilitation programmes and contributes by playing an active role in State level and Institutional committee meetings to help the sick units.

Bangalore, Hubli, Mangalore and Gulberga are the four cities in Karnataka having SISI units established regionally to boost small-scale entrepreneurship throughout Karnataka.  

**KARNATAKA STATE WOMEN'S DEVELOPMENT CORPORATION.**

Karnataka State Women's Development Corporation (KSWDC) was established in the year 1987, for the economic development of poor women in the state of Karnataka. The Corporation is set up mainly to focus on providing of assistance to the women below the poverty line or marginally above the poverty line, schedule caste, schedule tribe, minorities, backward class and middle class. The main objectives of KSWDC are to conduct training programmes for women in various skills through NGOs and local women organizations (Mahila mandals), conducting EAPs and EDPs through NGOs. For individual women entrepreneurs, KSWDC has set up programmes to provide computer training and loan programmes.

9. SISI. Info from SISI office, Hubli & Publications,[Brochures & Pamphlets]
The Corporation has set up the following schemes:

- Training programmes for women to promote skill development to take up income generating activities in urban and rural areas,

- Training cum production centers in the State to help women engage themselves in production activities like mat and basket weaving, pottery screen printing, silk reeling and weaving, leather and rexene products etc,

- Mane belaku scheme for poor women to start small cottage industries as self employment with a maximum of Rs 25,000 and a subsidy of 25%,

- Composite loan scheme under which financial assistance to those women whose annual family income does not exceed Rs 25,000, maximum loan of Rs 50,000 is provided jointly in the ratio of 1:1 together by KSWDC and KSFC,

- EAPs and EDPs to promote women entrepreneurship,

- Computer training for educated unemployed women,

- State resource centers for women to provide scholarships to the researchers to conduct research on women's issues,

- Counselling center to extend technical consultancy for product identification, preparation of project reports, project profiles to prospective women entrepreneurs,

- Workshops and seminars- KSWDC sponsors these mainly to facilitate discussions to help overall development of women,
• Marketing assistance programmes for the products manufactured by women entrepreneurs,
• Devadasi rehabilitation programmes to rehabilitate Devadasis in Belgaum and Bijapur districts. Social programmes for Devadasis include SHG formations, awareness camps, health checkups etc,
• Rural women development project for 4 backward districts under which the proposed project will benefit to 24,000 women in districts of Chitradurga, Tumkur, Bellary and Kolar,
• Mahila arthika swavalambane yojana for economic empowerment of women,
• Udyogini an innovative scheme for women to take up business activities offering favourable terms of lending and substantial subsidy.10

**TECHNICAL CONSULTANCY SERVICES ORGANIZATION OF KARNATAKA**

**(TECSOK)**

TECSOK is a registered society established in the year 1976 by the Government of Karnataka. The objective of promoting TECSOK was mainly to provide reliable consultancy services at reasonable cost to entrepreneurs, who want to set up tiny, small and medium scale industries in Karnataka.

10. KSWDC, KARMANI. Info from KSWDC office, Belgaum & Publications.[Brochures & Pamphlets]
The consultancy services provided by TECSOK to entrepreneurs extend from identification of project-to-project implementation at nominal costs. Its team of experienced professionals, in various disciplines assists both prospective and existing entrepreneurs.

Some important services provide by TECSOK are: -

- Identification of investment opportunities, location selection and other project ideas,
- Techno-economic feasibility reports for new projects / expansion / modernization or diversification,
- Market survey / Research,
- Development of ancillaries,
- Valuation of industrial assets mergers / take over,
- Consultancy in export trade,
- Management studies like diagnostic study, corporate plan, budgetary control, marketing audit,
- Studies connected with environmental impact assessment and pollution control Measures,
- Organising training programmes in the areas of behavioral input and motivation, self-analysis, effective communication, effective marketing strategy, salesmanship and selling techniques.

A separate WOMEN'S DIVISION is set up by TECSOK, whose main objectives are to identify NGOs and women entrepreneurs and formulate
projects and schemes to provide technical and consultancy guidance and also escort services to them in setting up of new ventures. 11

DISTRICT INDUSTRIES CENTRE (DIC).

District Industries Centers were established in the year 1986 to foster the industrial growth in Karnataka. All districts in Karnataka have regional offices with branch offices in every taluka. Depending upon the local resources available in respective districts, DICs chalk out the programmes to provide assistance to the prospective and existing entrepreneurs and also conducts various programmes to develop awareness amongst the uneducated youth regarding self-employment and its importance. DICs are authorized to issue PRCs and Registration certificates to the industries. Following are some of the financial schemes through which the DICs assist prospective and existing entrepreneurs: -

- Swarna jayanti grama rojagar yojana: - it is a scheme set up to help rural families below poverty line by providing loan upto Rs 25,000 and subsidy,

- Prime minister rojagar yojana: - to provide self employment opportunities for unemployed educated youth, under which DICs help them to get loan from scheduled banks up to Rs 1,00,000 to start a business unit and Rs 2,00,000 to start a manufacturing unit,

11. TECSOK. Publications.[Brochures & Pamphlets]
• Khadi commission margin money yojana: - people residing in villages with less than 20,000 population and setting up an industry there can avail 25% margin money on the loan taken from Nationalised Banks to start such units. If these units run successfully continuously for a period of two years the margin money will be converted into subsidy,

• Re finance scheme by NABARD: - financial assistance can be taken from Nationalised Banks and Co-operative Banks to start small scale industries under NABARD re finance scheme,

• SIDBI composite loan scheme: - SIDBI provides 100% re finance to the financial institutions to provide composite loan facilities to help in the establishment of tiny units in areas except the metropolitan city in Karnataka (Bangalore), Karnataka state SC / ST Development Corporation: - Through this Corporation SC / ST candidates, under different programmes one can avail margin money and subsidy facilities,

• Industries and Commerce Department invests in equity capital of Industrial Cooperative societies and also provides working capital loan apart from assisting the members to set up and run the society,

• Women and Child welfare department schemes: - under Mane Belaku scheme of the department DICs assist women to get loan from Nationalised banks under self employment schemes,
• Swarna jayanti rojagar yojana: - unemployed educated youth for self employment between the age group of 18 and 35 can get loan facilities and subsidy,

• DICs provide 25% subsidy to tiny industries for land, building and machinery up to Rs 10 lakhs. This facility can be availed to start new industry and to expand, to diversify and to modernize the existing ones. Special subsidy of 5% is provided on fixed assets to the candidates belonging to SC /ST, minorities, women, physically challenged and ex-servicemen.

Following is the information collected from DIC Bangalore regarding the SSI units established by women from 1994 to 1999 in the districts of Belgaum, Bijapur (Bijapur and Bagalkot), Dharwad (Dharwad, Gadag and Haveri) and Karwar, which is the study area of the researcher. Bijapur district is divided at present into Bijapur and Bagalkot and Dharwad district is divided into Dharwad, Gadag and Haveri. The statistical data of these 5 districts after the division is not available, hence the consolidated data is presented in the tabular form as below:

<table>
<thead>
<tr>
<th>SL NO</th>
<th>NAME OF THE DISTRICT</th>
<th>NO OF UNITS</th>
<th>EMPLOYMENT IN NUMBERS</th>
<th>INVESTMENT IN LAKHS[RS]</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum.</td>
<td>117</td>
<td>461</td>
<td>157.87</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur.</td>
<td>68</td>
<td>341</td>
<td>82.87</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad.</td>
<td>262</td>
<td>1340</td>
<td>227.14</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>39</td>
<td>499</td>
<td>137.09</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>486</td>
<td>2641</td>
<td>603.90</td>
</tr>
<tr>
<td>Total in Karnataka</td>
<td>1772</td>
<td>13559</td>
<td>4328.73</td>
<td></td>
</tr>
</tbody>
</table>
Table No: III.7 - SSI units established during 1995-96.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>NAME OF THE DISTRICT</th>
<th>NO OF UNITS</th>
<th>EMPLOYMENT IN NOS</th>
<th>INVESTMENT IN LAKHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum.</td>
<td>153</td>
<td>830</td>
<td>1161.41</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur.</td>
<td>104</td>
<td>730</td>
<td>93.25</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad.</td>
<td>293</td>
<td>1771</td>
<td>490.92</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>32</td>
<td>1499</td>
<td>604.43</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>582</td>
<td>4830</td>
<td>2351.01</td>
</tr>
<tr>
<td></td>
<td>Total in Karnataka</td>
<td>2181</td>
<td>16007</td>
<td>5932.37</td>
</tr>
</tbody>
</table>

Table No III.8 - SSI units established during 1996-97.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>NAME OF THE DISTRICT</th>
<th>NO OF UNITS</th>
<th>EMPLOYMENT IN NOS</th>
<th>INVESTMENT IN LAKHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum.</td>
<td>149</td>
<td>477</td>
<td>75.42</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur.</td>
<td>105</td>
<td>1061</td>
<td>104.23</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad.</td>
<td>416</td>
<td>2177</td>
<td>287.15</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>41</td>
<td>414</td>
<td>313.93</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>711</td>
<td>4129</td>
<td>780.73</td>
</tr>
<tr>
<td></td>
<td>Total in Karnataka</td>
<td>2552</td>
<td>35521</td>
<td>4621.54</td>
</tr>
</tbody>
</table>

Table No III.9 - SSI units established during 1996-97.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>NAME OF THE DISTRICT</th>
<th>NO OF UNITS</th>
<th>EMPLOYMENT IN NOS</th>
<th>INVESTMENT IN LAKHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum.</td>
<td>524</td>
<td>1305</td>
<td>352.49</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur.</td>
<td>110</td>
<td>787</td>
<td>120.17</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad.</td>
<td>612</td>
<td>3199</td>
<td>263.42</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>156</td>
<td>625</td>
<td>197.89</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1402</td>
<td>5916</td>
<td>933.97</td>
</tr>
<tr>
<td></td>
<td>Total in Karnataka</td>
<td>8763</td>
<td>54179</td>
<td>9588.54</td>
</tr>
</tbody>
</table>

Table No: III.10 - SSI units established during 1998-99.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>NAME OF THE DISTRICT</th>
<th>NO OF UNITS</th>
<th>EMPLOYMENT IN NOS</th>
<th>INVESTMENT IN LAKHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum.</td>
<td>131</td>
<td>383</td>
<td>281.70</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur.</td>
<td>147</td>
<td>1046</td>
<td>138.83</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad.</td>
<td>367</td>
<td>1602</td>
<td>-----</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>36</td>
<td>159</td>
<td>67.69</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>681</td>
<td>3190</td>
<td>20902</td>
</tr>
<tr>
<td></td>
<td>Total in Karnataka</td>
<td>3322</td>
<td>20902</td>
<td></td>
</tr>
</tbody>
</table>
Table No: III.11
No of SSI units established by women entrepreneurs' year wise from 1994-99

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Belgaum</td>
<td>117</td>
<td>153</td>
<td>149</td>
<td>524</td>
<td>131</td>
<td>1074</td>
<td>27.81%</td>
</tr>
<tr>
<td>2.</td>
<td>Bijapur</td>
<td>68</td>
<td>104</td>
<td>105</td>
<td>110</td>
<td>147</td>
<td>534</td>
<td>13.83%</td>
</tr>
<tr>
<td>3.</td>
<td>Dharwad</td>
<td>262</td>
<td>293</td>
<td>416</td>
<td>612</td>
<td>367</td>
<td>1950</td>
<td>50.49%</td>
</tr>
<tr>
<td>4.</td>
<td>Uttar Kannada</td>
<td>39</td>
<td>32</td>
<td>41</td>
<td>156</td>
<td>36</td>
<td>304</td>
<td>7.87%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>486</td>
<td>582</td>
<td>711</td>
<td>1402</td>
<td>681</td>
<td>3862</td>
<td>100%</td>
</tr>
</tbody>
</table>

From table No 3.11 it is clear that out of the total number of SSI units established by women entrepreneurs in the study area, 50.49% of units are established in Dharwad district alone, next highest is 27.81% in Belgaum district, Bijapur in third place with 13.83% and Karwar district with 7.87% in the last.

The total number of SSI units established by women entrepreneurs in Karnataka from 1994 to 1999 is 18,590, out of which 3862 are established in the study area, which accounts for 20.77%. 12

KARNATAKA STATE, INDUSTRIES AND COMMERCE DEPARTMENT.

YASHASWINI: - Is a cell separately set up for women by Karnataka State's Industries and Commerce Department, which functions with the help of DIC. To develop women entrepreneurship in Karnataka and to make

12. DIC, Info from Bangalore district level offices & Publications.[Brochures & Pamphlets]
women economically independent, Yashaswini Cell is set up not only to bring entrepreneurial awareness among women but it has many other points under which it helps prospective and existing women entrepreneurs by –

- Locating suitable business opportunities district wise,
- Helping in establishment of industrial units,
- Providing technical guidance,
- Providing market outlets for products,
- Helping in management of enterprises,
- Guiding in financial management of the units,
- Providing techniques to improve marketing strategies,
- Providing innovative techniques in management and marketing,
- Helping in diversification of manufacturing lines and
- Assisting in exchange of information and technology.

For the overall development of women the Yashaswini cell conducts the following programmes: -

(1) E.A.P. One day programme conducted throughout Karnataka to bring awareness among women regarding self employment,

(2) E.D.P. Two weeks programme to train and develop women between the age group of 18 and 35, to take up business ventures,

(3) Supporting services to the women trained under E.D.Ps to give all assistance to start the enterprises,
(4) Skill development programmes to develop skills which will help women to set up the enterprises,

(5) Financing 50% of the cost (maximum up to Rs 5000) for the preparation of feasibility and project reports for setting up of enterprises,

(6) Support finance scheme – under which initial capital required by women to start partnership firms or companies is provided by the department, where the investment by women is to a minimum of 51 percent. This assistance is up to Rs 25 lakhs, which is repaid after 5 years in 10 equal installments,

(7) Transfer of technology - financing up to 50% of the cost (not exceeding Rs 1.00 lakh) for upgrading the production technology or for improving the quality of the products with the help of the National laboratories,

(8) Suggestions and guidance through DICs regarding self employment, income generating activities, selection of right type of equipment and machinery, setting up of industrial units etc,

(9) Conducting Exhibition cum sale at taluka, district and state levels under 'Yashodarshan' for products manufactured by women entrepreneurs, to give wide publicity and market extension,

(10) Arranging Rural Exhibitions & Fairs in villages to exhibit and sell handicraft products manufactured by rural women with the help of Govt assistance,
(11) Two Window Display Centers are permanently established at Bangalore and Hubli to introduce the products manufactured by women entrepreneurs and

(12) To increase market potentiality and profitability to those women entrepreneurs who are in this line for a period of 3 years and above, the Yashaswini cell assists women to participate in Fairs and Exhibitions and there by makes provisions to exchange information with neighbouring states and countries. 13

**KARNATAKA INDUSTRIAL AREAS DEVELOPMENT BOARD (KIADB).**

KIADB is an industrial development board, which assists the industrial units to procure industrial land and get official allotment for the establishment of industries. 14

**SAMPARK**

SAMPARK is an organization assisting entrepreneurs in many ways. It has a Gender and Enterprise Development (GED). The activities undertaken by SAMPARK's GED resource center are related to the felt needs of the people in this field. It offers a variety of programme to the voluntary organizations, which will enable them to provide enterprise development support to their clients, especially women.

---

13. KSICD. Info from Bangalore office & Publications.
SAMPARK helps in the following ways: -

• Training of trainers programme.
• Market support.
• Research.
• Evaluation.
• Documentation and Publication.
• Networking.
• Enterprise counselling cell.  

KARNATAKA STATE INDUSTRIAL INVESTMENT AND DEVELOPMENT CORPORATION LIMITED-KSIIDC

KSIIDC was established in 1964; the main objective is to promote industrial growth in the State, especially in the medium and large-scale sectors. KSIIDC identifies industrial opportunities, provides guidance and advice to prospective entrepreneurs and extends financial assistance. It also provides assistance in securing single window clearances for land, power water etc. KSIIDC provides a package of services from project conception to the production stage. These include: -

• Project identification.
• Medium and long term loans.
• Direct equity participation and underwriting.

15. SAMPARK, Awake business directory.
• Deferred payment guarantees.
• Equipment leasing scheme.
• Tourism projects.
• Hospital / Nursing home finance scheme.
• Corporate loans.
• Bought out deals.
• Subscription to Non-Convertible Debentures.
• Merchant banking services.
• Nodal agency for certain mega projects of the State.  

**KARNATAKA STATE SMALL INDUSTRIES DEVELOPMENT CORPORATION LIMITED- KSSIDC.**

KSSIDC is mainly set up to promote and develop small-scale industries in Karnataka state. It constructs industrial sheds in backward areas, procures and markets raw materials, provides technical support and assistance. KSSIDC has constructed so far more than 5000 industrial sheds. These industrial sheds include factory accommodation, toilet facilities, storage space and an open area outside the shed.

**KHADI AND VILLAGE INDUSTRIES COMMISSION-KVIC**

KVIC is established to create employment opportunities in the non-farm sector in the rural areas, to produce saleable articles or to provide services for which there is effective demand, to support rural

---

16. KSIIDC. Info from KSIIDC office Bangalore.
development and to improve the quality of life.

KVIC extends financial assistance for various schemes directly to the individuals in rural areas / villages whose population does not exceed 20,000. The individuals include either traditional artisan or individuals trained in traditional art. The financial assistance will be made available to the individual only for such schemes or projects up to Rs 10.00 lakhs of project cost of each scheme. The cost of the project includes pre-operative expenses like the cost of the feasibility study, cost of preparation of project and other preliminary expenses before installation of the unit and cost of land and building, cost of machinery, equipments and tools which are called as term loan and working capital loan provision up to one turnover cycle. SC / ST and women beneficiaries have to invest 5% of the project cost (5% less than other beneficiaries) in the form of bank guarantee or in the form of land to make them eligible for getting financial assistance from KVIC for such scheme. KVIC would extend 25% of the project cost as margin money in the form of interest free loan in the initial stage and that will be converted into loan in the initial stage and after repayment of loan it will be converted into grants. Many women with others are taking the benefit of schemes of KVIC along with other beneficiaries, but marketing being a major problem because of which the profit earned by them is very less. 17

17. KVIC. Info from Bangalore office & Publications.[Brochures & Pamphlets], Awake business directory.
RURAL DEVELOPMENT AND SELF EMPLOYMENT TRAINING
INSTITUTE - RUDSETI.

RUDSETI is established with the noble objective of guiding youths to take up self-employment. Under rural development programmes it makes the youth aware about rural problems and probable solutions for them. The main office is in Ujire, Dakshina Kannada and has branches in different parts of Karnataka. The importance of these institutes is they are of low cost profile, organising short term orientation / training programmes with the help of voluntary organizations and bankers to take up various self employment ventures. To solve the unemployment problem RUDSETI continuously review and refine its methods through experiments and research.

The main objectives of RUDSETI are to identify, orient, train, counsel and assist young people to take up self-employment ventures, which suit the requirements of the area. Some important training programmes include agriculture and allied activities; EDP; rural mechanic; radio, TV and VCR repairs; photography; tailoring, knitting, dress designing for women; book binding; screen printing etc. 18

18. RUDSETI. Info from Dharwad office & Publications.[Brochures & Pamphlets], Awake business directory.
MYRADA.

MYRADA was established in 1968 to totally involve itself in rural development programmes to improve the socio-economic conditions of the rural poor and the environmental status of rural areas. Today it is working in three backward districts of Karnataka, Andra Pradesh and Tamilnadu. MYRADA’S mission focuses on the building of appropriate people’s institutions, every effort is made to motivate people to organize themselves, to influence public policies in favour of the poor and to build supportive institutional linkages between official institutions and peoples organizations, to promote networking among peoples institutions and among NGOs. It makes efforts to build and manage innovative local level institutions based on values of justice, equity and mutual support, which can ensure their sustainable livelihoods.

Following are some of the achievements of MYRADA: -

- Has assisted in setting up of alternative credit systems managed by the poor through social groups,
- Has worked for the development of women and children,
- Has helped in the resettlement of displaced persons and release of bonded labour,
- Created awareness about environment pollution and its impact, forestry and participative integrated development of watersheds.

Details of MYRADA Self Help Groups as on 30.06.1997.

Total No of projects taken up for men: - 535,
Total No of projects taken up for women: - 2233,
Total No of projects taken up together by men & women: - 352,
Total No of groups: - 3130,
Total No of members: - 62,769, 19

CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT FOR WOMEN
(CED).

CED is a separate cell opened by Lead Bank Section, credit policy wing of Canara Bank (Nationalised Bank in India). It was established in 1988, with Head Office at Bangalore and six branches in different parts of the country. The major objectives of CED are to identify, select and train women entrepreneurs; to conduct EDPs; to assist potential women entrepreneurs to start, establish and run it successfully; to guide the existing entrepreneurs in diversification and modernization and to co-ordinate with Govt and NGOs engaged in promoting women entrepreneurship.

CED, offers weekly counselling for women entrepreneurs, conducts awareness generation programmes for college students, career guidance centers and members of voluntary organizations. Management development programmes are conducted for existing entrepreneurs. Periodically seminars and workshops are organized for women entrepreneurs to impart knowledge

on business opportunities, marketing strategies, management development etc. 20

THE ASSOCIATION OF WOMEN ENTREPRENEURS OF KARNATAKA
AWAKE.

AWAKE was founded in 1983 to develop entrepreneurship among women in Karnataka. It is a non-profit non-governmental organization set up to assist its members to be successful entrepreneurs. Its mission is to empower women through entrepreneurship development and to improve their economic condition. AWAKE is often called upon to provide national and international collaboration, be a resource organization in institutional competence building, training, commercial and technology linkages. A number of Asian, African and Latin American delegates have made study visits to AWAKE. It is an affiliate of Women’s World Banking and has built up a strong network with non-government and government agencies and works with them to provide the expertise in entrepreneurship development. The activities of AWAKE are as follows: -

- Business counselling- most popular service under which one-to-one business counselling by trained member entrepreneurs weekly where they share their practical experiences and till now 20,000 women have been counselled.

20. from VIKAS Canara Bank Newsletter and material provided by Bangalore Head Office.
• EDP - regularly conducts EDPs for women both in urban and remote rural areas of Karnataka and in other states.

• Management Development Programmes - on topics like finance, tax planning, computerization and marketing are organized for existing women entrepreneurs.

• Members services programmes - annual awards are given by AWAKE to women from selected sectors in appreciation of the spirit of enterprise, organizes exhibitions and sale of products of women entrepreneurs, state level conferences are held and keeps regular contact with national and international institutions to have advanced knowledge of different market trends.

• Business incubator - for food processing is the first of its kind in Asia equipped with advanced facilities for food processing, packing and labeling which can be used by members. New equipments for baking, vacuum sealing, cold storage and laboratory are provided NGOs engaged in entrepreneurship development can get the benefit of the services of food technologists, training in food processing and management of food industry.

• Research and resource center - it has computerized data banking which provides information on technologies, business start-up and important information required by entrepreneurs, it publishes bimonthly newsletter called AWAKENER, research studies and data collection is undertaken for various organizations, conducts
technology related training programmes and provides information to students doing research on entrepreneurship and

- Rural industrialization program- it is a jointly sponsored program of Govt of Karnataka and SIDBI for women and men which is carried out in Bijapur district and aims at creating entrepreneurship awareness, training, studying on project feasibility and facilitating to start industrial units.

AWAKE'S affiliations are with National agencies such as SIDBI, KSFC, DIC, KSWDC, NABARD, Development commissioner of SSI and many more organizations. It is affiliated with International agencies such as Women’s World Banking, New York, United States Agency for International Development, Swedish International Development Agency, ILO, Centre for International Private Enterprise, TOOL, Netherlands and many more organizations. It is the only women entrepreneurs' organization, which provides international consultancy services and conducting studies for national agencies.  

21. AWAKE, Info from AWAKE Head office, Bangalore.
There are other organisations assisting woman entrepreneurship, which are as follows:

1. LIDKAR- KARNATAKA LEATHER INDUSTRIES DEVELOPMENT CORPORATION, Bangalore.
2. EDI- ENTREPRENEURSHIP DEVELOPMENT INSTITUTE OF INDIA, Ahamadabad, Gujarat
3. SKIP- SKILLS FOR PROGRESS, Chennai.
4. COIR BOARD, Cochin.
5. CFTRI- THE CENTRAL FOOD TECHNOLOGICAL RESEARCH INSTITUTE, Mysore.
6. ADTC- ASIAN DEVELOPMENT TECHNOLOGY CENTRE, Dhaka Bangladesh
7. CLIK- CONSORTIUM OF ELECTRONIC INDUSTRIES OF KARNATAKA
8. NIESBUD- NATIONAL INSTITUTE FOR ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT.
9. SUMANGALI SEVA ASHRAM, Bangalore.
10. ATDC- THE APPAREL TRAINING & DESIGN CENTRE, Bangalore.
11. POWERLOOM SERVICE CENTRE, Bangalore.
12. USAID- UNITED STATE AGENCY FOR INTERNATIONAL DEVELOPMENT, New Delhi.
13. APCTT- THE ASIAN AND O\PACIFIC CENTRE FOR TRANSFER OF TECHNOLOGY, New Delhi.
14. UNIFEM- UNITED NATIONS DEVELOPMENT FUND FOR
WOMEN, New Delhi.

15. TOOL- TECHNOLOGIE OVERDEACHT ON TWIKKEKINGS LANDEN, Netherlands.

16. SEWA BANK, Ahmedabad.

17. CIPE- CENTRE FOR INTERNATIONAL PRIVATE ENTERPRISE, NW, Washington.


20. GLOBAL FUND FOR WOMEN, California.