CHAPTER III:

ENTREPRENEURAL DEVELOPMENT PROGRAMME
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CHAPTER III : ENTREPRENEURIAL DEVELOPMENT PROGRAMME

1. INTRODUCTORY

1.0 Intellectual Partnership - A Need:

All progress is possible only through institutional growth and the two important institutions which promote growth in the Society are the educational institutions on the one hand and business institutions on the other. If these two institutions together develop intellectual partnership, education in developing economies should make tremendous contribution towards the building up on new society in the changing times. Entrepreneurship education here will play very vital part.

In all development, character and integrity play a very important role. It is through education that character and culture can develop. In the present times, the 'Institution of family' which otherwise has an overwhelming role to play in the building of character and culture has become less effective and the 'Institution of Education' has become very significant in the development character and culture in all economies. With the rising expectations in the society, the thrust on the institution of education as such for this purpose is also increasing. Hence, entrepreneurial training through institution of education and co-ordination in the total educational system and more particularly, in the higher education stream accordingly, becomes very important,
if higher education is to be made really meaningful, relevant and creative. A model curriculum in this direction is provided.

1.2 Entrepreneurship Education - A Need

Educational system in general and higher education in particular throughout the world is looking for new meaning and purpose. In fact, education is to be made more relevant in the light of changing needs of the society by undertaking appropriate requirements and remodelling or redesigning, the educational structure at all levels. Even in advanced societies, like USA, UK, France, West Germany, Japan etc., requirements in educational system are being contemplated by making appropriate courses for innovative changes and new adjustments to update the systems as also to have training in entrepreneurship to cope with the modern requirements of the industrial and technological societies.

1.3 Looking Beyond Management:

The organization has to think of not only at the efficient performance of the institution, but it is also concerned with achieving other important goals like satisfaction to the society at large, a certain level of employee welfare, development of its human resources, making an impact on the society and contribution towards achieving
or, maintaining a leader position and development through training and research in particular fields of operation. Efficiency and effectiveness, therefore, both are important. The role of the top executives in this context, is very significant. It is necessary to look beyond management.

1.4 Training Programme For Entrepreneurship:

Entrepreneurship can be planned and developed in proper measure. In its development, an individual is the most important factor. An individual should possess certain qualities that are necessary to become successful entrepreneur. The question here arises as to whether the entrepreneur is born or made. It is said that most of these qualities can be secured by effort, but these with in turn qualities become entrepreneurs quickly. The urge to become entrepreneurs is a crucial motivational factor. The social and cultural environment in which an individual is brought up has great effect on his mental attitude and makeup. These is also a process of socialization which develops inclinations towards initiative, risk taking, self reliance and so on. The family, the school, the College, the customs and habits of the people around are the ingredients in the process of socialization. Clearly social institutions, cultural attitudes, family background and practices and values play an important role in shaping entrepreneurship. The environment
in which he is working is crucial for his success and the support system influences his performance. In the light of these factors the spirit of entrepreneurship can be nurtured to some extent by an appropriate pattern of education and training programme. In planning programmes for entrepreneurship development for women some factors should be taken into consideration. It is essential to take into consideration their conflicts, problems, attitudes and motivation for planning, training programmes in urban and rural areas for different levels of women taking into consideration their socio-economic background, family background, education skill, aptitudes etc. Such education ought to provide knowledge, skill and motivation of how to run an industry and to make it successful. It should give detailed knowledge regarding production, organisation, technique, marketing, finance, rules of government. Rural women should be carefully trained in taking up new responsibilities in agriculture, rural crafts and cottage industries. Thus such education ought to provide knowledge, skill and motivation of how to run industry to make it successful. Such training should have the following inputs for achieving its objectives.

1) Provision of all types of information to the trainee,
2) Developing motivation of potential entrepreneurs,
3) Developing their enterprise building skills,
4) Helping them to develop their project ideas into project
5) Giving them a fair idea about the operational aspects of their enterprise.
2. TRAINING—Elements—Aims & Objectives

Assuming that some workable tests have been carried out, and an assessment is made about one's entrepreneurial abilities, one can think about training and development of entrepreneurs on scientific lines. The training will have to be classified into three parts:

1. Information and knowledge;
2. Skills;
3. Attitudes.

2.1 INFORMATION AND KNOWLEDGE:

There is a vast scope for providing adequate knowledge and information to a budding entrepreneur. In Indian conditions, it will be necessary to provide knowledge about government policy, rules and regulations of the banks and financial institutions, appropriate technology, sources of raw material, procedure for export promotion, formalities for licensing, introduction of various labour laws and so on and so forth. It should be understood that there is a vast knowledge and information and any instructor will complain that within the limited time, it is not possible to offer adequate knowledge and information. Our suggestion therefore, is that, it may not be desirable to give complete knowledge and information but the sources of information can be made available to entrepreneurs. In short, training programme, home work, can be given to prepare a particular piece of information and in a class-room, only tests can be taken to
find out, that whether an entrepreneur trainees know the basic information. The information should be made available to entrepreneurs in a classified form. Only specific information should be offered. The general philosophic details should be ignored and a matter-of-fact information should be made available.

2.2 SKILLS:

A successful entrepreneur will require number of skills. For the purpose of training, it will be worthwhile to develop communications skills, decision-making skill, human-relation skills and conceptual skill.

It may appear to be a very ambitious agenda to cover all these skills. But I feel, that with the help of case-studies, business games, exercises, and group discussions, it would be possible to develop these skills, to a remarkable extent. Temptations of giving long lectures on above skills should be avoided and intelligent exercises should be developed to have realisation in the minds of participants about these skills. It should be a fun to play these exercises and success or failure in the same, isn't very important. It should be just like playing chess, where play is more important than the winning. The entrepreneur should be advised to go through variety of business, so that some success will not make him blind and some failures will not discourage him. A lot of preparation on the part of instructor is
required to develop these skills without creating unnecessary tensions. There are number of environmental factors like political factors, social factors, and even legal factors over which entrepreneur has no control. On many occasions, he has to accept environments as a given constraint and he has to engineer his way to the possibilities of success. The instructor should avoid making flashing comments on the performance of entrepreneur during the particular exercises. Let everybody learn according to his own seed and instructor should create atmosphere in which people feel like respecting the instructor at developing various skills through their own personal efforts.

2.3 ATTITUDES:

It is not at all an easy task for an instructor to develop right attitudes of entrepreneur participants. The instructor should be happy if he finds that participants are steadily moving from negative attitude to the positive attitude and from positive attitude to the progressive attitude and there-from to dynamic approach.

Some important aims and objectives are given below:
2.4 AIMS AND OBJECTIVES

Some of the important OBJECTIVES of training for entrepreneurship are:

a. to let him set or reset the objectives of his business and work individually and along with his group for the realisation of them.

b. to prepare him for accepting totally unforeseen risks of business for a long time after such training.

c. to enable him to take strategic decisions.

d. to enable him to build an integrated team equal to the demands of tomorrow.

e. to communicate fast, clearly and effectively.

f. to develop a broad vision to see the business as a whole and to integrate his function with it.

g. to enable him to relate his product and industry to the total environment, to find what is significant in it and to take it into account in his decisions and actions.

h. to enable him cope up and coordinate the different types of paper work, most of which is statutorily obligatory.

i. to make him subscribe to industrial democracy, that is, accepting workers as partners in enterprise and
j. to strengthen his passion for integrity, honesty and compliance with the law which is the key to success in the long-run.

3. **ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES - EVOLUTION**

3.1 The various motivation campaigns or programmes taken up by the Small Industries Service Institute and SIES Institute in the sixties tried to fill the information gap which existed and were relevant for small entrepreneurs. The entrepreneurs required a lot of information for setting up a business and in that context the contribution of these programmes was essentially in the area of disseminating knowledge on financial, technical and managerial aspects. To that extent, these programmes were not basically programmes towards entrepreneurship development, but were in the nature of supportive programmes for the existing and the new entrepreneurs.

Based on the above experience and in the context of emergence of financial and industrial development corporation in the States, it was visualised that creation of all external facilities is not a sufficient condition for the promotion of entrepreneurship. Equally important are the qualities of the individual who responds to the external opportunities (i.e. availability of funds, financial incentives, etc.) Also, social and organisational factors help people to perceive the opportunities and learn to respond to them.
3.2 EXPERIENCES IN EDPs-ABROAD

It will not be out of place to touch upon the experiences of some of the foreign countries in the area of entrepreneurship development. In a workshop organised by the East-West Centre Technology Institute, the EDP experiences of various countries were discussed which revealed that training made a lot of difference in performance of the entrepreneurs. The non-entrepreneurial participants were motivated to start a business. The General conclusion was that EDPs could be developed as a valid substitute for natural institutions (i.e. business families). The experiences of other institutions like, Development Technology Centre, Institute of Technology, Bandung, and Institute of Psychology, University of Indonesia, Jakarta also reiterate that EDPs have great scope in increasing the supply of new entrepreneurs to accelerate the process of industrialisation.

3.3 BASIC FEATURES

Basic features of the programme, which have gone through several modifications over the time, are:

a. identification and careful selection of entrepreneurs for training;

b. developing the entrepreneurial capabilities of the trainee;

c. equipping the trainee with basic managerial understanding;
d. ensuring a viable industrial project for each potential entrepreneur;

e. helping him to secure necessary financial, infrastructural and related assistance; and

f. training cost is highly subsidised and only a token fee is charged. A deposit is, however, taken to ensure commitment of participants.

4. INDIAN EXPERIENCE:

Based on the belief that potential entrepreneurs can be identified and trained, financial institutions in Gujarat, India, have established the Entrepreneurship Development Programme (EDP) to promote small enterprises by tapping this latent talent. The programme's uniqueness lies in its integrated approach, which provides instruction and counselling from selection through to the actual operation of enterprises. This chapter sketches the programme's evolution, and briefly reviews its methods, results, and possible applications in other regions.

4.1 In India in the 1960s a great deal of discussion centred upon whether growth could resolve income and regional disparities and whether the fruits of development were being concentrated in a few areas and classes. India's development strategy was altered in 1969, as a result of that debate, to give particular emphasis to industrial promotion in
relatively backward states and districts. It was soon clear however, that fiscal and financial incentives by themselves would be insufficient. Technical assistance would also be required if nontraditional sources of entrepreneurial talent were to be tapped. It was in response to this need that Gujarat's financial institutions evolved a practical, result oriented programme to develop such entrepreneurs.

EDP was initiated 1970 under the sponsorship of a state financial cum promotional institution, the Gujarat Industrial and Investment Corporation. The programme was run by GIIC, and its basic elements and characteristics were crystallised through repeated experiments until 1978, when Gujarat's financial institutions and industrial promotion agencies jointly sponsored a separate Centre for Entrepreneurship Development to administer the programme. The Centre's success in turn convinced India's national financial institutions that the programme was relevant for other states and a national agency would be needed. The Entrepreneurship Development Institute of India (EDI-I) set up in 1983 to conduct research, offer consultancy and training, and assist state-level agencies in carrying out their programmes.

Throughout the Programme's evolution its approach has remained grounded in the belief that effective psychological behavior testing can identify potential entrepreneurs and that careful guidance in the selection of suitable enterprises
and appropriate practical training can develop successful entrepreneurs. The programme has been designed to strengthen potential entrepreneurs' confidence in their own ability; to impart necessary skills and knowledge about financial, technical, and managerial aspects of business; to provide information and assistance in identifying, formulating, and implementing projects; to help secure the required financial and technical assistance; and finally to offer follow-up services to assist them with the teething problems that accompany the operation of a new enterprise.

4.2 EDP is characterised by an emphasis on operational rather than academic training, flexible design of training programmes to meet the specific needs of participants, and active involvement of the financial and business communities. The programme directly ties its training to the setting up of enterprises and tailors its techniques and strategies to the socioeconomic and cultural contexts in which it operates. Costs are kept down, and training kept practical, through the participation of established entrepreneurs, businessmen, and others with in-the-field experience, who participate in the programme at their own cost.
5. **BASIC ASPECTS:**

While each programme is adapted to local needs, the basic aspects of EDP are the same and are summarised here.

5.1 **SELECTION:**

Selection of trainees is the initial step in the entrepreneurial development programme. The identification process is supervised by the programme's trainer-motivators, whose tools and techniques vary with the environment in which they operate. In a rural area, for example, trainer-motivators work in a very personal manner. By contacting social workers, teachers, bankers and other socially respected but non-political persons, they develop a list of suitable candidates. Applications are distributed personally and individual interviews are conducted. In urban areas newspapers advertisements or posted notices might be used to attract applicants and forms are often distributed through the mail.

Applications elicit basic information about the background and experience of the candidate. At successive stages, applicants are evaluated, on the basis of behavioural science techniques, to determine the extent of their entrepreneurial capacity. Testing is meant to measure, among other things candidates' motivation to achieve, their capacity to take risks and resolve problems, the extent of their positive self-image, and their interest in setting up
business by trying something new or unconventional. Personal interviews conclude the selection process, permitting a committee that includes trainers and business and academic experts to make a final assessment of entrepreneurial aptitude and a determination of what will be needed in training.

5.2 TRAINING:

EDP emphasises practical, hands-on experience. It is designed to motivate participants, guide them in the selection of appropriate opportunities, and develop their management skills. The programme uses behavioural and psychological techniques to intensify the desire to achieve, to develop the ability to define goals realistically and to fulfil them, and to increase self-awareness and confidence. In helping trainees find the appropriate enterprise, EDP counsels trainees on available opportunities and helps them match their interests with projects that many already have been identified by technical consultancy agencies or are known to be candidates for start-up funding. Participating experts from management schools and entrepreneurs are on hand to explain to trainees what will be required to manage a small business.

The training process is centered around a subject exercise, which involves participants in the conduct of market surveys and the preparation of project plans.
Trainees are exposed to the thought processes and field experience necessary to make a rational choice of business, product line, market mix, and related aspects of the project. The exercise culminates with the completion of a project report. Ideally commercial banks and other supporting institutions are brought into this process at an early stage. Finance can thus be raised for the project, and a link thereby established between the completion of training and the support of financial institutions for the implementation of the project.

Training normally entails a 150-hour programme, which is flexible and arranged to meet the needs of participants. Its structure varies from six-week full-day programmes for recent graduates and other unemployed participants to three-month evening programme for a mixed group of working and non-working individuals. The cost of training may vary also, from approximately Rs. 3,000/- to Rs. 4,000/- (280-380) per trainee, depending on the nature, timing, and duration of training. A token fee of Rs. 100/- to Rs. 150/- (10-15) is charged to trainees to ensure their commitment to the programme. The remaining costs are met by the supporting agencies, particularly State governments, industrial promotion agencies, and financial institutions.
5.3  **FACULTY:**

Usually the programme uses full-time faculty, other than a trainer-motivator supported by an expert in project formulation. Most aspects of the actual training are provided by managers or executives; experts from State industrial promotion agencies, financial institutions and technical consultancy organisations; and small-scale entrepreneurs. Experts are mobilised by the trainer-motivators, who also arrange field trips and inplant training in relevant enterprises. In-house core teams are formed from the group of trainers or experts when resources from industry or trade are not locally available. The full-time trainer-motivators provide the backbone of the programme. They organize and administer programmes and oversee the entire training process. Their multidimensional work includes aspects of an administrator, liaison officer, training manager, trainer counsellor, and technical-adviser.

Because of the importance of the position, and the critical impact of individual personalities, special-tests have been developed by EDI. To select trainer-motivators, candidates are screened for (1) aptitude for development work; (2) faith in people's capacity to change; (3) a flair for public relations and field work; (4) an interest in understanding people and getting along with them; (5) knowledge about the area and its people; (6) dedication, initiative,
patience, resourcefulness, and a proper sense of discrimination; and (7) a capacity to work under stress; Experience has indicated that candidates with high academic qualifications or long industrial experience but without the requisite behavioural and personality traits have not made effective trainer-motivators.

5.4 FOLLOW-UP:

The responsibilities of the programme, particularly those of the trainer-motivator, extend beyond the completion of the project. Once businesses have begun operations, trainers generally visit the new entrepreneurs to identify operational problems and assist them in obtaining what help might be needed from a network of experienced entrepreneurs and supporting institutions that has been established by the programme.

6.5 ORGANISATION:

Currently 50 different agencies in 20 states are conducting Entrepreneurial Development Programmes in India. The other States, however, have still not evolved an institution like the CED, which has enabled Gujarat to accumulate experience and learn from mistakes and experiments.

The CED in Gujarat conducts 90 programmes each year, while EDI-I assists agencies in the other States in conducting 30 programmes each year. Those trained in the EDI-I style
numbered about 70 in 1983; the EDI-I trains 30 trainers every year and along with them conducts demonstration programmes for potential entrepreneurs in various States of India.

5.6 RESULTS:

Between 1970 and 1984, 312 programmes in entrepreneurship development were conducted at 130 locations in Gujarat, with a total of 7,710 participants. The programmes effectiveness has varied with region and circumstance; but on average 60 per cent of those trained went on to set up their own businesses and some 75 percent of these enterprises have been profitable. Simple statistics, however, may not convey the nature of the programme's impact. Many of those trained unemployed graduates, tribals, women, poor artisans, skilled but frustrated employees-created new opportunities not only for themselves but for others. Their success, in addition, had a significant demonstration effect on potential entrepreneurs.

Experience in remote areas of Sikkim and in the Andaman and Nicobar Islands has demonstrated the effectiveness of the programme in areas with little indigenous entrepreneurship, while its performance in Kerala, where literacy rates are high but most graduates seek "employee" positions, indicates that sociocultural preferences can be influenced and a new breed of entrepreneurs can be developed.
Among the banks, State Bank of India (SBI) has achieved notable success in the conduct of EDPs. The Bank embarked on EDP activity in 1978. 16 officials with a behavioural science background were trained as trainees. At present the Bank has 30 trained officials. To date SBI has conducted 125 programmes of 31 days' duration and trained about 1500 entrepreneurs. The number of entrepreneurs who have set up units is however, not readily available. SBI gives liberal financial assistance; those eligible under the Entrepreneur Scheme are given 100% assistance. Assistance from the Equity Fund is also provided. SBI proposes to conduct 20 EDPs in 1986.

Entrepreneurial Motivation Training Centre (EMTC):

Another organisation which has gone in a big way in training the entrepreneurs is the Entrepreneurial Motivation Training Centre (EMTC) in North Eastern Region. The SIET Institute recently evaluated the Entrepreneurship Development Programmes in a Region conducted in this region. It has come to the conclusion that the North-Eastern Region has remained backward not on account of the non-availability of financial resources but on account of shortage of entrepreneurs. There is a certain imbalance between the supportive activities i.e. the financial assistance and the stimulating activities.
Suggestions to co-ordinate the activities relating to the financial support and the development of entrepreneurial talent; important among them being proper guidance from Government, expansion of training programmes to all the districts and special agency for financing tiny units in small and proper adjustment of local and other taxes.

6.2 **IDBI**

IDBI has been supporting EDP activity quite actively. IDBI's financial support is from its Technical Assistance Fund (TAF), and is generally restricted to a maximum of 50% of the aggregate cost of an EDP. The intention is that the balance should be met by the sponsoring organisation and from the concerned State Government/State agencies which have primary responsibility for development and promotion of industry in the respective States. Apart from ensuring a sense of involvement in the programmes by the latter agencies, such a policy is calculated to ensure that no bankable project, which may be subsequently set up by a trained entrepreneur, need suffer for want of institutional support.

7. **DISTINCT PHASES OF EDP**

In spite of the spurt in EDP activity, it is observed that by and large efforts remained limited to certain areas and the approach in general, has been somewhat haphazard. The programmes conducted by the various agencies vary in
duration, selection procedure, course content etc. Duration ranges from two weeks to one year (in the case of IIC). The selection procedures generally adopted are a combination of screening of applications and personal interviews. Of late, some agencies have adopted psychological tests like 'TAT' and 'Who am I' as part of the selection process. Whatever the design of the programme, it is an accepted fact that any worthwhile programme has the following distinct phases—

1. Initiation and Preparation i.e. pretraining preparation
2. Development or the Actual Training; and
3. Support and Follow-up i.e., Post-training Care.

The first phase will include the creation of a proper atmosphere and awareness among the people through publicity and promotional efforts about opportunities available for which an essential prerequisite would be the preparation of distinct dossiers highlighting the industrial potential. Also included in this phase are the selection of trainee entrepreneurs on scientific lines through a well-structured application blank and written/psychological tests and personal interviews. The second phase covers the provision of motivational and managerial training. A model programme is given in the Appendix-B.
8. SUPPORT SYSTEM (GOVERNMENT)

State Government

- State Directorate of Industries
  - State Co-op & Banks
    1. Raw Mat. Quota
    2. Import
    3. Training
    4. Industrial Estate
    5. Technical Service
    6. Ind. Corp.
    7. Finance
  - Dist. Indl. Centres

Central Government

- Small Scale Ind. Board
  - Ministry of Commerce & Industry
  - Ministry of Industry
  - National Small Indl. Corp.
  - Marketing Aid
  - Govt. liaison
  - R.M. Supply

- Dev. Coun., S.I.S.I.
  - Tech. Service
  - Eco. Investigation
  - Business Mgt.
  - Try. Ind. Estate
  - Finance (Coop)

- S.I.S.I.
  - Tech. Service
  - Eco. Investigation
  - Market research
  - Survey
  - Development
  - Information
  - Service
  - Training
  - Certification for GT

- Ext. Centre Br., INTI
SUPPORT SYSTEM (NON-GOVERNMENT)

Dist. Ind. Centre  S.I.S.I. Branch  Banks & State Corp.  Research Centre

VOLUNTARY ORGANISATION
OR
INSTITUTION

TRAINING
Coordination between different organisations, management & tech. consultancy, follow up

Feedback

LINKAGE AGENCY
Pre-training motivation identification, follow-up

ENTREPRENEURS
9. Support for Establishment:

The third phase refers to support for establishment of the unit and would include provision of finance, infrastructure, raw materials, machinery, etc. Merely providing support and leaving the entrepreneur to his own devices will defeat the objective of the programme. Therefore adequate follow-up and counselling of the entrepreneur is also essential both during the implementation stage and when the unit starts commercial production.

In all such programmes the support system has a crucial role to play. Most of the existing support organisations are meant for maintenance of holding operations and not for innovative functions. There is also an element of cynicism. A re-orientation in the attitude of supporting organisations is called for. This care and attention to the entrepreneur, should be extended for 12 to 18 months even after his unit goes into production. For this purpose a progress card has to be prepared for each trainee.

9. Every entrepreneurship development programme has to pass through these phases and each phase involves a considerable amount of work-sometimes within the organisation, but most of the time, in cooperation with other development institutions. Any deficiency in any of these phases can affect the outcome of the programme. The past experience shows that the organisations either tend to be slip-shod in the first phase or are less interested in the third phase, which
which means that either the programmer fails to tap the entrepreneurial potential of the area or the trained entrepreneurs do not receive the support and counselling which they need them most.

10. **IMPORTANT ISSUES**

The present stage of development of EDP as a factor contributing to the industrialisation of backward and other areas needs a proper direction and organisation for making it more effective and purposeful. The contribution of EDP is very uneven among regions and definite programmes needs to be chalked out to bring about some degree of uniformity and upgradation. Before this is tackled, some important issues need immediate attention. They are detailed below for consideration.

10.1 **STRUCTURE AND COMPOSITION OF EDPs**

The Structure and content of EDPs taking into account the regional variations, need to be streamlined. The programme should have a practical content and needs a lot of inter-institutional organisational arrangement to make it a success.
The successful EDPs have, at their base, the interinstitutional cooperation or an institutional such as Gujarat Centre or the State Bank of India, which besides conducting the programmes also arranges for finance and other inputs for the entrepreneurs. The EDPs conducted in isolation would dissipate resources and talents. The issue, therefore, for effective functioning of EDPs is to have a financial agency strongly backing up efforts of the Entrepreneurial Development. The place and role of TCOs need to be reviewed and their activities suitably accelerated. Who should conduct an EDP is an important issue.

10.2 AREAS OF OPERATIONS:

As has been earlier, in North-Eastern Area, entrepreneurial development activities are lacking the support activities of the financial institutions. In these areas, programmes have to be linked with support activities.

10.3 FIXING OF PRIORITIES:

Another area of fixing the priorities of EDPs is to consider their working in terms of efficiency and social need (Justice) criteria. Evaluation of EDPs have revealed that those who have business experience, education and skills are proving successful entrepreneurs. This source should be tapped first and then go to stratum to cover entrepreneurs from the non-traditional class, i.e. without
business and industrial experience, but having the potential of becoming successful entrepreneurs. Next comes the entrepreneurs belonging to backward and other communities who have many additional handicaps to become successful entrepreneurs. A proper course content of EDPs has to be developed to meet the specific requirements of each of these three strata of entrepreneurs in proper balance, without sacrificing the efficiency criteria. As it is EDPs effect is on the promotional side and to made it broad-based with heterogeneous target groups, would result in weakening their effects. A proper schedule and structuring is required for EDP to prove its validity. Proper balance in evolving different training programmes for different strata of entrepreneurs has to be struck. For example, one essential element in entrepreneurial development is motivation. In the interest of good results, the right type of candidates have to be selected and this will necessitate adoption of appropriate selection procedures. The potential entrepreneurs will also need some training in enterprise building skills and in managing production, finance and marketing. Basically, an entrepreneurial development programme aims to achieve the above objective by stimulating the ability of calculated risk-taking (motivation) and of correct decision making (managerial) in an entrepreneur. There is an imminent need for developing broad course content on these lines.
11. Organisational Chart:

Advisory Body at the All-India Level

Coordinating Body at the State Level

(Preferably a sub-Committee of IIG)

'Lead' Institutions at the regional/district level

The 'lead' Institutions in turn will have their own organisational structure for EDPs including project leaders, persons responsible for counselling/follow-up, etc. It may be mentioned that SBI has an EDP Cell in each Circle. 'lead institutions could form similar Cells.

12. TRAINING OF TRAINERS:

An essential prerequisite for a wider dispersal of EDPs is a nucleus of trained trainers to act as project leaders. The SIET Institute has taken a step in this direction and has proposed to conduct an 'EDP for Trainers and Consultants' to build up a nucleus of trainers at the State level.

The programme will be confined to 5 States, viz., Maharashtra, Karnataka, Andhra Pradesh, Tamil Nadu and Kerala. IDBI has circulated the programme to the Convenors of the concerned IIGs. Similarly, NIBM has recently conducted a programme for trainers styled, "Developing Entrepreneurial Orientation", at Aurangabad. It is understood that this was arranged by SBI to train a second line of trainers. Development Banking Centre (DBC) of MDI, New Delhi held a workshop on 'Management
If these institutions could arrange such programmes to cover a few States at a time as is being done by SIET Institute, it would be possible, within a short time to build up a cadre of trainers at the State level who could thereafter initiate action at the district level.

13. **FINANCING PATTERN:**

At present IDBI assist EDPs financially under its TAF, the normal practice being that IDBI bears 50% of the cost, the balance being shared by the respective State Governments/State-level institutions. If nation-wide thrust is to be given for EDPs, IDBI, it will be appreciated, may not be able to support all the programmes, as EDP is only one of the several promotional activities being financed from out of TAF. It may be necessary for the other institutions to enter the field of supporting EDPs financially. IFCI has done so in the case of HEMCON recently. The mode of sharing assistance between the all India financial institutions needs to be worked out. It is suggested that each institution be responsible for supporting EDPs in a few States.

The alternative would be the creation of a common fund by the all-India and other institutions in which case the details, such as contribution from each institution, maintenance of the fund and organisational machinery will
need to be worked out. Ultimately, the aim should be that each State be self sustaining in financing EDPs without resort to the all-India financial institutions. With this end in view, the Sub-Committees to be formed may consider the question of trainees refunding to the agency concerned the expenses incurred which could be recovered at a later stage from the successful trainees from out of the financial assistance sanctioned by banks/institutions. This could be credited to a reserve fund. It would also be desirable to charge the trainees fee which would ensure their commitment. Payment of stipend should as far as possible be discouraged as many trainees may be lured by the stipend.

14. **OPERATIONAL PROBLEMS**: 

Apart from these issues, some of the operational problems seem to be as follow:

1. There appears to be an inherent inability to identify the need of the institution and difference of opinion prevailing amongst the practitioners and also amongst the trainers.

2. There seems to be low institutional commitment for the local support to entrepreneurs and there is low involvement of marketing, voluntary and financial institutions in the programme, except for a few.
3. Non-availability of various inputs i.e. raw materials, power, etc. and infrastructural support entwined with poor follow-up by the primary monitoring institution, results in failure of EDP.

4. There seems to be ill-planned training, methodology, inconsistencies in programme design, its content, sequence and theme and focus of the programme is not clear.

5. Training institutions do not seem to have much concern for objective identification and selection of entrepreneurs and the follow-up after training.

6. Some of the institutions seem to be still debating whether to have proper identification and selection of entrepreneurs for making successful entrepreneurs.

7. Those involved and concerned in the 'selection and follow-up' activities have either limited manpower support or a narrow-linkage with other support agencies.

8. There does not appear to be standard course curricula even in terms of broad module being adopted by such institutions.

9. Majority of the institutions engaged in EDP are themselves not convinced of what they are doing as a task delegated by the Government of helping the policy in attaining its social objective.
10. Perceptual ambiguity of the EDP objective seems to have percolated to grass-root level with a significant distortion both in terms of content and intent.

To conclude, it can be stated that many of the issues are conceptual in nature, many are practical and operational and many are in the borderline between concept and practice. Research and studies, building sophisticated skills and expertise, coordinating, collaborating, corroboration of ideas and actions are necessary activities that should be continuously pursued to confront some of these issues.

15. **THE TASK AHEAD**

Not the Government-sponsored Development Corporations but financial institutions like banks appear to be in the forefront in entrepreneurship development. The experimentation and experience of the last fifteen years place us in a position where it is possible to think of capitalising on this achievement and of multiplying it. What is really wanted is an organisation with a high level of credibility, conviction and commitment, which can plan and implement, on a national level, a strategy some what on the lines indicated below:

- To develop personnel with conviction and commitment to undertake the task of planning, designing and
implementing programmes for entrepreneurship development;
- To plan and co-ordinate EDPs with different development agencies at State and district levels;
- To assist different institutions in developing necessary expertise in organising similar programmes;
- To develop teaching/learning material appropriate for different levels of entrepreneurs;
- To evolve a system to monitor the implementation of the programme throughout the country;
- To encourage and facilitate the adoption of regional languages as a medium for entrepreneurship development programmes in order to extend the benefit of the programmes to non-English knowing rural youths;
- To arrange for translations of all training materials into regional languages in order to achieve the above objective; and
- To evaluate the EDPs on a continuing basis and to suggest modifications in the programmes from time to time.
16. **ISSUES RELATED TO EDP STRATEGY**

16.1 **LOCATING POTENTIAL ENTREPRENEURS**

It is essential to create widespread awareness to tap the entrepreneurial potential for any entrepreneurship promotion and development effort. In cities, several communication avenues can be utilised such as advertisements, radio and TV announcements, associations and club meetings etc. But in small town and rural areas, such options are limited. Substantial door-to-door leg work including distribution of hand bills, informal meetings with traders, community leaders, opinion makers, bankers, agriculturists etc., are required to get clues to sources of potential entrepreneurs, and generate community interest in the programmes.

16.2 Entrepreneurship identification efforts have often failed despite good potential, as efforts have not been made in recognising the influence of local social, political ethnic factors. A mechanical drill of advertisement, selection and training does not reach the people concerned. Local non-response is then (quite unfairly) attributed to lack of entrepreneurship in the area population.
The critical needs in several countries:

(a) Project identification and developing a basket of opportunities which are feasible in the country;

(b) Strengthening of techno-economic appraisal of the projects, especially when availability of technology, skills and commercial feasibility against competition is to be carefully assessed;

(c) Providing project implementation assistance and offering inplant consultancy for management, marketing and trouble-shooting; and

(d) Act as a professional resource for EDP activities.

16.3 EXPERTISE TO IMPLEMENT EDPs:

The needs of developing countries to strengthen manpower resources for effective and enlarged entrepreneurship development programmes are basically four types:

i) Project leaders, trainers, motivators, possessing required skills and qualities to organise EDPs effectively;

ii) specialised expertise for strengthening entrepreneur selection process for EDPs and promotional institutions;

iii) Motivation development expertise to strengthen training and development programmes presently biased in favour of information and management inputs;
iv) Improving entrepreneur appraisal capability of credit officers in commercial banks so as to increase the banker's confidence in the new, first-timer entrepreneur.

(1) PROJECT LEADERS: THEIR SKILLS, SELECTION AND TRAINING

The project Leader (Trainee-Motivator) plays a key role in entrepreneurship development. He is often called the King-pin of EDP. It is repeatedly found that EDPs have been successful, even in the toughest of environment, where the trainer-motivator was competent; and in quite favourable conditions, results have been poor when an inappropriate person conducted an EDP.

One of the problems is to locate such persons who possess: (a) aptitude for development work; (b) faith in people's capacity to change; (c) a flair for public relation and field work; and interest in understanding people and getting along with them (d) knowledge about the area and its people; (e) dedication, initiative, patience, resourcefulness, a proper sense of discrimination and a capacity to work under stress. Since he must influence local population and also be helpful, he must have, as behavioural scientists would call, stronger power and extension motivation. Elaborate selection tests and training methods have been now developed by Entrepreneurship Development Institute of India.
High educational qualifications or long industrial experience, without the behavioural, personality traits, have not made effective project leaders in the past.

Where to get them? Industrially experienced and otherwise suitable trainers are often unwilling to work in rural areas. Local trainers, especially those with some business or industry exposure, are rare. Quite often, communities do not 'value' a local person and are impressed and led by an outside 'expert'. On the other hand, the insider is more familiar with the local environment. The pulse of the area and the people therefore have to be understood and accordingly this development agent (Project Leader) must be selected and placed. While introducing EDPs, therefore, it is advisable to pre-select and train trainers in organisational, communication and extension skills.

(2) IMPROVING SELECTION OF ENTREPRENEURS:

Discussions with bankers and trainers have indicated that expertise in selection of entrepreneurs needs to be strengthened for the Entrepreneurship Development Programme and financing of new entrepreneurs. The present process in most countries involves a detailed application form to collect information on the project to be set up, financial resources and personal background of the entrepreneurs, particularly his work experience. Not all experienced persons,
however, possess entrepreneurial qualities. Even if a good project opportunity is brought out by the entrepreneur, he may not be the proper person to implement in view of his lack of enterprise.

Excessive reliance placed on the judgement of a selection committee also is likely to be biased because of subjective considerations (personality, communication skills), not being able to go deep behind the mind of the person they are interviewing. This has been the experience in India where pitfalls of subjective assessment had to be corrected by introduction of objective tests to measure the entrepreneurial traits in a person. Since such test (described in section 2 earlier) have been tried out in India for more than a decade and validated by subsequent evaluation and feedback, developing countries can benefit from this valuable insight to sharpen their entrepreneur selection capabilities.

Short-term (two-weeks) intensive programmes can be organised in the country itself, so that 15 or 30 bank officers and trainers can be brought together to acquire these capabilities; or a few senior trainers or selected officers can be sent to institutions like EDI where international programmes are organised.
(a) **MOTIVATION DEVELOPMENT AND BALANCING THE INPUTS**

Any entrepreneurship development programmes must take into account of the local values, culture, social institutions, family relationships, etc. which mould a person's way of thinking and looking at own business as a goal. In Philippines, for example, a key problem of business failures is perceived to be in the entrepreneurial outlook rather than management skills. The patriarchial family style is extended in the business also. Therefore, the entrepreneur treats business as an extension of the family where more than one member is involved in business and decisions are taken by the senior members. Delegation of responsibilities, employing specialised persons to meet certain specific marketing or business tasks and open outlook for expansion, growth and extent of risk-taking and motivation of individuals are constrained by the patriarchial style.

The classroom training in one seminar or routine training programmes cannot mould such entrepreneurs. While some concepts can be strengthened, for personality and way of thinking to change, behavioural, psychological inputs will have to be stronger. It is here that the role of motivation development or behavioural inputs becomes critical.
17. **FINDINGS:**

1) The achievements of Entrepreneurship Development Programmes in diverse conditions in India and experience of several developing countries suggest that potential entrepreneurship in setting up and running viable small industries is lying untapped in a variety of communities, castes and occupational groups and this can be effectively brought out and developed by imaginatively conceived and effectively carried out entrepreneurship development programmes (EDPs). A comprehensive training-cum-development programme can seek out and convert non-industrial and industrial employees, technical and non-technical graduates, small traders and unemployeds, artisans, women, sons of farmers or landless, at low cost, as fairly well demonstrated by experiences in various parts of India and some developing countries.

2) Sources of new entrepreneurs can be diversified and more effectively utilised by tapping those who possess low, but developable levels of entrepreneurial traits and managerial capabilities, business information gaps and an initial lack of self-confidence.
3) Industrial or commercial work experience comes out to be a key element in the process of industrial entrepreneurship formation. Experience as an employee is an important element in successful self-employment and self-employment experience is equally advantageous to successful entrepreneurship. If, however, the experience inputs are weak or lacking in an individual, development programme package can be suitably evolved to make up for this inadequacy provided the person has entrepreneurial 'raw material' in him/her. Identification and selection of such developable persons, therefore, is crucial to the success of EDPs. Modest results of self-employment programmes, even of unemployed engineers, suggest that education, technical knowledge, experience and talent cannot be lumped together and are not fully interchangeable.

4) Success in industry has been found to be a result of enterprise and competence rather than financial background of the entrepreneur. At the same time, potential entrepreneurs as well as financial institutions need protection against ill-considered risks. It is this viewpoint which supports the Indian model's emphasis on comprehensive selection
process which favours 'developable' persons and their belief that not anyone and everyone can be made into a viable business entrepreneur.

5) Careful selection and sound training under EDP alone may not yield satisfactory result unless 'need-based' financing is provided to the new breed of entrepreneurs who offer enterprise and competency to back a sound project, but do not have substantial finances of their own. Breaking the restrictive hold of conventional security dominated banking norms is a necessary precondition of and an effective policy tool for opening the doors wide for the dormant entrepreneurial potential in an area, region or country.

6) Entrepreneurship development inputs, finance and infrastructure facilities must be treated as necessary package while removing various bottlenecks in the small enterprise (promotion) environment. Such a package calls for sound and timely institutional and organisational arrangements and effective co-ordination among industrial agencies to avoid frustrations and delays.
CONCLUSIONS:

Training for developing entrepreneurial abilities can be classified into 3 parts; Information & Knowledge; Skills and capability; Attitude and Behaviour.

The most important objective of training for entrepreneurship is to prepare the entrepreneur for accepting risk and for having a total perspective of the enterprise and for accepting workers as partners in the enterprise. The entrepreneurship Development Programme have been studied and the basic features of the programme are identification and fareful selection of entrepreneurs for training; developing the entrepreneurial capabilities of the trainee and equipping the training with basic managerial understanding.

The Indian experience particularly EDP programmes at Entrepreneurship Institutes and a model EDP programme has been presented.

The EDP programmes of the State Bank of India and Entrepreneurial training centre in North Eastern region as well as Ahmedabad Institute and IDBI are examined. The support system has been presented and the study indicates that the present stage of development of EDP as a factory contribute to industrialisation of backward and other areas needs a proper direction and organisation for making it more effective and purposeful.

From this point of view the structure and contents of
EDPs the areas of operation, organisational chart, training of trainers, financing and operational problems are examined.

The important issues related to EDP strategy are locating potential entrepreneur, finding expertise, implement EDPs and developing project leaders their skills, selection and training.

The achievement of EDP in diversified condition in India and experience of staff developing countries suggest that up and potential entrepreneurship in setting/the running viable small enterprises is lying untapped. Sources of new entrepreneurs can be diversified and more effectively utilised through training and work experience. Success in industry is the result of enterprise and competence rather than financial background of the enterprise but careful selection and sound training under EDP alone may not yield satisfactory results unless need based financing is provided to the emerging entrepreneurs and environment is created for nurturing in them entrepreneurial managership.
MODEL EDP PROGRAMME -

1. PROGRAMME INPUTS:

Training for entrepreneurship goes much beyond mere provision of information to the trainees. The inputs have to be designed to meet the basic objectives which an EDP seeks to fulfil.

These are mainly four:

i. Developing the motivation of potential entrepreneurs;

ii. Developing their enterprise buildings skills;

iii. Helping them to develop their project ideas into bankable projects;

iv. Giving them a fair idea about the operational aspects of their enterprises.

The management problems take different forms and the management patterns are peculiar to the situation. However, desirable these cannot be fully taken care of the training or inception stage. What is probably more important at the training stage are the skills required for project planning and enterprise building. Based on these considerations the following training inputs are suggested.
A. MOTIVATIONAL INPUTS:

These will comprise psychological games, tests, goal setting exercises, roleplay, etc. The motivational inputs will be aimed at increasing the participants understanding of the entrepreneurial personality and entrepreneurial behaviour and bring about, through self study, changes in self concept, values, skills thereby leading to positive entrepreneurial behaviour. The major motivational inputs may be given in the beginning of the training programme on full time basis though the learning effected through them will be reinforced and used throughout the training programme. Preferably, the participants may also be given an unfreezing session at the beginning of the programme to enable them to lose their initial inhibitions. The understanding of the entrepreneurial personality and behaviour will be supplemented through interface with one or two successful as well as not-so-successful entrepreneurs.

B. OTHER INPUTS

The accent of the other inputs will be on project planning/enterprise building. Project planning broadly covers the activity between perception of an opportunity by the entrepreneur and establishment of his unit.
Most entrepreneurs also face difficulties during the first one or two years of the operation of their units. Some of these problems could be avoided or at least made less intractable through proper project planning.

These inputs are described as under:

1. **Product guidance**
   - Acquaintance with the industrial opportunities in the Guidance on product selection, if required.

2. **Organising as industry**
   - Government policy regarding development of industries especially with regard to small scale industries.
   - Licensing/registration procedures.
   - Forms of organisation - Proprietary, partnership, Private limited, Public limited company etc.
   - Institutional set-up
   - Incentives/concessions available

3. **Project Preparation**
   (i) **Technically Feasibility**
      - Selection of technology
      - Availability/suitability of raw material
      - Selection of location and site
      - Availability of Plant and Machinery
      - Infrastructure facilities, roads, transport, power, fuel
1) Manpower / personnel requirement

ii) Commercial/economic viability
   - Demand / Market analysis
   - Competition from others
   - Estimating capital cost
   - Estimating working capital
   - Working out cost of production
   - Projecting sales revenue
   - Profitability estimates, rate of return
   - Projecting cash flows, debt service coverage, payback period
   - Break even analysis.

iii) Financing of the Project
   - various sources of finance
   - Special schemes for technicians, etc.
   - Promoters contribution
   - Institutional assistance by way of loan, underwriting of equity
   - Seed capital
   - Investment subsidy / concessional assistance for projects in backward areas.
(iv) Implementation of Project
- Scheduling of various activities
- Provision for effective supervision
- The need for avoiding delay and consequent cost escalation

4. Managerial / operational aspects
- Selling arrangements
- Financial accounting - maintenance of books and records
- Cost analysis
- Production planning
- Inventory control
- Labour laws
- Taxation laws

5. Factory visits / In-plant training
Depending upon their products, the potential entrepreneurs may feel the need to gain more knowledge about the production process, etc., by visiting some of the similar units in the production. For this purpose, factory visits may have to be arranged. Most of the small entrepreneurs will be selecting simpler products and while they may need to visit a few factories, in-plant training for long duration will not be called for.
Those who select relatively sophisticated products will be expected to have a good idea of the product and the process without which, the chances of their success will be small. While facilities for in-plant or prototype development may be made available on exceptional basis, training in the manufacturing process would generally be outside the purview of an EDP.

II. Training methodology

The training inputs suggested above will decide the training methodology to a large extent. For example, the motivational inputs will be given mainly through tests, games, role play, etc. As regards the inputs relating to project preparation, the emphasis should be on applying them in preparation of the feasibility reports. Straight theoretical inputs in the form of lectures should be kept to the minimum and liberal use of handouts on various topics prepared in advance may be made. This will save both time and manpower and help to reduce the expenditure.

III. Number of participants

The number of participants be kept at 25 to 30 per programme at least in the initial stage. This be suitably increased after gaining experience.
IV. **Duration of Training**

The duration of the course be around a month of which 4/5 days will be devoted to motivational training. For those who are in employment the programme has to be organised on part-time basis. If the course is conducted on part-time basis, say in the evenings the duration be more than a month. Even in a part-time course the week-ends may have to be utilised intensively. All the initial motivational training of 4/5 days has also to be on full-time basis as far as possible.

V. **Language of the Programme**

As far as possible the training may be imparted in the local language so as to ensure active participation of trainees. Owing to varied educational background the participants will prefer the use of local language.

VI. **Fees**

A token fee be charges, but this is not a must. Payment of stipend to trainees be avoided as far as possible.
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