6. CHAPTER :- Women Entrepreneurial Development Programme

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Women Entrepreneurial Development Programme

6.1 Introduction

The proportion of educated and skilled women in total unemployment is increasing. Hence, expanding employment opportunities, both to provide income and to harness the growth potential of educated unemployed women, is very important.

While developing countries have been deeply interested in the development of small enterprises during the past twenty years, issues and questions relating to the promotion of women entrepreneurs engaged in micro and small enterprises are being raised much much recently.

In order to accelerate formation of indigenous women's enterprises, imaginative development programmes and policies backed by sound institutional support are, therefore, needed.

A package of assistance covering product selection, motivation, competency development, market information, project formulation and training in management is required to accelerate formation of such indigenous enterprises. These packages or these programmes are known as Women Entrepreneurial Development Programmes.(1)
The success of a programme for promotion of women entrepreneurs depends, to a large extent, on the solid foundations that are laid through preparation of realistic and bold action programmes and on providing necessary organizational framework.

Women Entrepreneurial Development (WED) activities in India aimed at training first generation women entrepreneurs largely of non-traditional origin. The success of these Women Entrepreneurial Development Programmes (WEDP) encouraged the exploration of new sources of entrepreneurship amongst women, specifically in rural women groups.

The basic features of the Women Entrepreneurial Development Programmes are

1. Identifying and carefully selecting, potential women entrepreneurs.
2. Developing their entrepreneurial competencies
3. Ensuring that the entrepreneur is linked with a viable project.
4. Equipping the trainees with basic managerial skills.
5. Helping them to secure necessary financial, infrastructure and related assistance so that a viable industrial venture is established within the shortest possible time.
6. Training cost is highly subsidized and only a token fee is charged. A deposit is however, taken to ensure commitment of the participants.

Success is found in undertaking each of the above in an integrated and coherent manner, backed by requisite training expertise, organizational arrangements and financial support to the entrepreneurs.(2)
6.2 Objectives of the Programme

The objectives of these entrepreneurship development programmes undertaken by the various institutions/organizations are more or less the same. They are summed up below.

(1) To let the entrepreneur set or reset the objectives of his business and work individually and along with his group for the realization of them.

(2) To prepare an entrepreneur for accepting totally unforeseen risks of business for a long time after training. To enable the entrepreneur to take strategic decisions.

(3) To enable the entrepreneur to build an integrated team equal to the demands of tomorrow.

(4) To develop a broad vision to see the business as a whole and to integrate his function with it.

(5) To enable the entrepreneur to cope up with and coordinate the different types of paper work, most of which is strategically obligatory.

(6) To make the entrepreneurs subscribe to industrial democracy and.

(7) To strengthen his passion for integrity honesty and compliance with the law which is the key to success in the long run.
Entrepreneurship Development Programmes have a great scope in increasing the supply of new entrepreneurs to accelerate the process of industrialization. Training makes a lot of difference in the performance of the entrepreneurs.(3)

6.3 Evolution of women Entrepreneur Development Programme

In most developing countries women are still struggling against many obstacles built in their social status. On the other hand, the proportion of educated and skilled women in total unemployment is increasing.

These conditions are changing due to changing economic norms, modernization and technology upgradation, development of trade and commerce and spread of education and fast communication in the world.

Systematic efforts to develop non-traditional women entrepreneurs had been initiated in India in the late seventies, to train and develop a distinct class of women entrepreneurs, who can establish sizeable industrial units where growth and employment generation are imminent and women take full responsibilities to establish and manage the same. This was achieved in big cities and towns within a short span while in rural areas, the developmental efforts were still welfare oriented. Recently the special efforts for self-employment entrepreneurship development are observed in rural areas and agencies
working in these rural set-ups are being sensitized towards Women Entrepreneurship Development (WED).

The agencies involved in developing women of lower strata of the society for income generating activities generally concentrate on traditional products like food and garments. This creates unhealthy competition in the long run, because of large number of women being in the same business.

Women Entrepreneurship Development Programmes must cover all aspects not only for establishment and running of enterprise, but also for development of their entrepreneurial and managerial competencies. The initial work in any WEDP of guiding them towards appropriate and non-traditional activity is equally important.

At present in our country almost all states are involved in Women Entrepreneurship Development Programmes and Self-employment development programmes. Supporting facilities like infrastructure and finance are quite favourable. There are number of schemes offered to women for finance, infrastructure and training. Here again, it has been strongly felt that women's training package can be handled by skilled trainers only, but this kind of expertise is not available with most of the organizations. About 140 trainers trained by International Center for Entrepreneurship and Career Development (ICECD) in the last four years are implementing systematic programmes and contributing meaningfully.(4)
6.4 Women Entrepreneurship Organisation

In India, the role of organizations belonging to trade, professionals and industries had been largely confined in making representation in the decision-making machineries of the central and state Governments. With a growth of entrepreneurial wave in the country a few organizations of women entrepreneurs have extended a helping hand and creating a congenial environment for broadening the base for wide spread entrepreneurship in rural and urban areas. Following are some national level organizations of women entrepreneurs:-

(1) National Level Standing Committee on Women Entrepreneurs

A National Standing Committee on Women Entrepreneurs was constituted under the Chairmanship of the Minister of State for Sports, Youth Affairs, Women and Child Welfare to look into the problems of women entrepreneurs and evolve policies for promotion of entrepreneurship among women in the country. The Committee is represented by all agencies connected with the Entrepreneurship Development, Women Entrepreneurs and Officials.

The Committee has evolved certain policies for the promotion of entrepreneurship amongst women. The Committee
has also recommended a definition of women entrepreneurs which has been subsequently adopted by "Small Scale Industries Board". A model syllabus has been developed for conducting exclusive programmes for women under different categories including tiny units.

(2) Small Industries Development Organization (SIDO)

The office of the Development commissioner (Small Scale Industries) headed by the "Development Commissioner" (SSI) and ex-officio Additional Secretary, is an attached office of the Ministry of Industry. Office of the DC(SSI) Commonly called SIDO provides the services through a network of Small Industries Service Institutes, Branch Institutes, Extension Centres and Regional Testing Centres, Product- Cum -Process Development Centres, Central Footwear Training Centres, Production Centres and Field Testing Stations in areas of concentration of specific types of industries. SIDO is thus an apex body organizing the implementation of government policies regarding small enterprises and also the policies regarding development of women entrepreneurs(6)
(3) District Industries Centres (DIC)

The District Industries Centers Programme was started on 1st May, 1978 as a centrally sponsored scheme to assist tiny, cottage and village sector industries in the country and to generate larger employment opportunities in the rural and backward areas. DIC Programme continues to be a centrally sponsored scheme during the seventh plan period and Government of India would share its expenditure with the state Governments on 50:50 basis.

The DIC programme was aimed at providing all the services and support required by village and small entrepreneurs under a single roof.

Assistance to women entrepreneurs given under the "District Rural Development Agency" (DRDA), "Self Employment for Educated Unemployed Youth" (SEEVY) and "Mahila Grammodyog Schemes," are monitored by the DIC.

(4) Entrepreneurship Development Institute (EDI)

The Entrepreneurship Development Institute of India (EDI) is the first of its kind in Asia and was set up in May, 1983 at Ahmedabad by All India Financial Institution, Industrial Development Bank of India (IDBI), Industrial Credit and
Investment Corporation of India (ICICI), Industrial Finance Corporation of India (IFCI) and the State Bank of India. The institute conducts result-oriented Entrepreneur Development programmes, in a systematic and methodical manner, adjusting the same to suit the intellectual level and socio-economic background of target group. Women are treated as a special target group for entrepreneurial by EDI.

(5) **National Alliance of Young Entrepreneurs (NAYE)**

It is a national organization of young entrepreneurs of the country. Apart from looking into the interest of young entrepreneurs, the organization takes special care of the interests of women entrepreneurs. Some of the major achievements of NAYE are as follows.

1. Establishing its credibility in both governmental and non-Governmental circles as a highly professional, competent, effective and efficient non-government organization representing small and medium enterprises.
2. Establishing its effective presence in the area of international cooperation in small and medium enterprise sector.
3. Creating and nurturing a new class of women entrepreneurs and enabling them to acquire their rightful place in the Indian economy.
(6) National Institute for Entrepreneurship and Small Business Development (NIESBUD)

It was established in the year 1983. The institute organizes training programmes for different categories like, Trainers Training Programmes, Small Business Promoters Programme, Top Executive Orientation Programmes or General EDP's for women etc. The institute also prepares training aids and materials conducts research projects and publishes newsletters. The NIESBUD has a special cell to meet the requirements of women entrepreneurs.

(7) Association of Women Entrepreneurs of Karnataka (AWAKE)

It is today one of India's premier institutions totally devoted to entrepreneurship established in 1983. AWAKE'S success has been recognized worldwide. It is a registered society exempted from Income Tax under section 80G of the Income Tax Act of India. It has approximately 45 members representing different industries. They range from food products and garments to light industrial machinery.
It's major functions are as follows:-
   b. Business Counselling
   c. Training
d. Resource and Research Centre

e. Awake Marketing Service (AMS)
f. Rural Entrepreneurship Programmes.

(8) ALEAP

Another emerging association is the Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP). It conducts awareness programmes and entrepreneurship development programmes for various segments. As a result of its efforts, many outlets have been developed and managed by women entrepreneurs.

In order to augment marketing efforts of ALEAP, approximately 20,000 square feet of commercial complex of HUDA have been provided for marketing products of its members.
(9) Indian Council of Women Entrepreneurs

It is engaged in the holistic approach of entrepreneurship movement. It is also rendering valuable services for the advancement of women entrepreneurship in the country.

(10) Self Employed Women's Association (SEWA)

Objectives

(1) To ensure that chikan crafts women get sufficient work at fair wages without exploitation by middlemen.
(2) To identify and develop promising new markets for chikan products.
(3) To organize chikan workers by developing their confidence, leadership potential and sense of security.
(4) To train members in purchase, production, management, marketing and accounting.
(5) To upgrade the skills of artisans through training programmes which improve the quality and range of their work.
(6) To revive and revitalize the traditional craft and take it to its original level of refinement.
(7) To provide a strong platform from which artisans can bargain for higher wages from traders and middlemen.
(8) To ensure social benefits like educational and health facilities for members and their children.

SEWA'S future aspirations are the need to be fully self-reliant. To accomplish this objective, SEWA has entered the export field since there is a huge demand for hand embroidered products in the west.

The relative benefits that are available to women Entrepreneurs compared to men entrepreneurs are listed below

<table>
<thead>
<tr>
<th>S.N</th>
<th>Nature of Assistance</th>
<th>Availability to Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Sales Tax waiver, Generator, Subsidy, and power tariff concession for specified periods and locations.</td>
<td>Men: Available, Women: Available</td>
</tr>
<tr>
<td>4.</td>
<td>Entrepreneurial development training programmes through various Institutes</td>
<td>Men: Available, Women: Available on priority</td>
</tr>
<tr>
<td>5.</td>
<td>Term loan with entrepreneurs contribution limited to 15% as against normal.</td>
<td>Men: Not Available, Women: Available</td>
</tr>
<tr>
<td></td>
<td>minimum contribution of 25% from entrepreneur.</td>
<td></td>
</tr>
</tbody>
</table>
6. Special rate of interest on loans upto Rs. 10 lakhs limit
   Not Available

7. Marketing assistance
   Available

8. Industrial sheds in Government estate
   Available

9. Scarce raw material imports and other licences.
   Available

Source: This table is taken from the book 'Entrepreneurs-by'
D.Lalitha Rani-Pg- 35
6.5 Institutional Infrastructure

Institutional Infrastructure of Women Entrepreneurial Development Programme are:-

(1) Environmental Analysis and Self-awareness for Entrepreneurial Competencies:

Potential entrepreneurs, before they initiate and launch their enterprises, should thoroughly understand the environment under which they will work. At the same time, self-awareness for entrepreneurial competencies to really know the strengths and weaknesses of oneself, is also a must. This is required because after knowing one's existing levels of competency and the environment, one can plan achieving one's goal.

(2) Business Opportunity Guidance:

An entrepreneur is an opportunity seeker, the very first decision that she has to take is to select right business opportunity. The resources and opportunities do exist in any environment, but entrepreneurs should be made sensitive to it and should be helped to identify and select the viable business opportunity. Besides economic insight for sensing opportunities, prospective women entrepreneurs are helped in developing capabilities of selecting suitable
project, conceiving and formulating it according to their own capabilities and assess its viability. These inputs will thus enable entrepreneurs to develop the skill to identify, assess and select the right business opportunity.

(3) Preliminary Business Plans or Market Survey:

Before launching a new venture, entrepreneurs need to study the feasibility of the new product by conducting a market survey. Instead of directly working on the business plan, market survey will help women entrepreneurs to assess the potentiality of the products life on their own and prepare their preliminary business plans.

(4) Achievement Motivation Training (AMT)

Potential women entrepreneurs need motivation to sustain their commitment during implementation and operation of their unit. The AMT inputs will help women entrepreneurs in conceptualizing, analyzing and clarifying their new identity as entrepreneurs.
(5) Final Competency Development:

The preparations of final business plan will help entrepreneurs to formulate their project feasibility, estimate exact financial commitments and identify their potential market.

(6) Skill – Competency Development:

In small enterprises the entrepreneur is the main person. Therefore, developing the individual competencies to run the business in the potential entrepreneurs is of paramount importance and increases the chances of success. The inputs will help women entrepreneurs to understand the importance and relevance of these competencies and to develop the same through the training.

(7) Technical Orientation and Training:

Entrepreneurs have to monitor and control the production and therefore need technical orientation. Also, being the owner she has to apply technology in her entrepreneurial career. At the same time, exposure to technology will help in removing the fear of technology found especially amongst women. These will include
(a) Factory visits to industrial area
(b) Discussions with successful men and women entrepreneurs.
(c) In-plant assignment in SSI unit and
(d) Production process and quality control.

(8) Pre-Break-Even Management-

Small entrepreneurs have to manage their unit for reaching break-even point very carefully. Therefore, they need the skills and knowledge about how to manage the initial teething troubles. These inputs will help women entrepreneurs to understand the principles of management and to develop the managerial capabilities to successfully run their unit.

(9) Field Visits and Assignments:

In order to give opportunity to women entrepreneurs to experience the knowledge acquired in the classroom and to develop the competencies required various field visits and assignments are designed during the programme. The entrepreneurs will be required to work on their own and will be exposed to real life situations and existing environment through visits. These include:
a) Field visits to know the existing environment

b) Opportunity identification

Institutional visit and meeting with traders, consumer associations.

Visit to market, traders, existing entrepreneurs, purchase officers, industrial units.

Institutions visit to banks, financial institutions, advisors machinery and raw material suppliers, infrastructure corporations.

In plant assignment in industrial unit to study their operation operations & problem & meeting entrepreneurs.

c) Preliminary business plan & final business plan

d) Management
References

(1) Entrepreneurs in the 21st century-by B.S. Rathore and s.k. Dhameja-Pg-345
(2) Entrepreneurs Development in India-by Sami Uddin-Pg-85
(3) Entrepreneurs Development in India-by Sami Uddin-Pg-84
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(5) Women entrepreneurship –by –D.Lalitha Rani-Pg-28
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