CHAPTER - II

ROLE OF GOVERNMENT AGENCIES AND ORGANISATIONS SUPPORTING WOMEN ENTREPRENEURS

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CHAPTER – II

ROLE OF GOVERNMENT AGENCIES AND ORGANISATIONS SUPPORTING PROMOTION AND DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA AND MAHARASHTRA

2. GOVERNMENT AGENCIES WOMEN AND ORGANISATIONS SUPPORTING ENTREPRENEURS:

The development of small scale industries is primarily the responsibility of the State Government; but various issues involved in the programme of development in small scale industries have an all India character and can be efficiently considered and tackled at the national level and also because the scale on which efforts were required to be made to tackle the problems, was considered desirable by the Central Government to assume the responsibility of planning and co-ordinating the basic programme of development of small scale industries in the country.

2.1 ESTABLISHMENT OF DEVELOPMENT BANKS IN INDIA

The Industrial Finance Corporation of India (IFCI) was the first all India term lending Institution set-up under the Industrial Finance Corporation Act, 1948. This was followed by the establishment of complementary state level institutions known as State Finance Corporations under the State Finance Corporation Act, 1951. These two laws provide for the central Government and the concerned State Government, respectively, guaranteeing:

1. The share capital
2. Dividend at minimum rates on it, and
3. Loans and debentures raised by these respective corporations.
The IFCI has introduced a **Scheme of Interest Subsidy for incentives to the women** having acumen and entrepreneurial traits to contribute their mite in the industrial development of the country so that the avenues of self development and self-employment are created for them. The RB.I.'s Industrial Finance Department has been performing the coordinating function and as an expert body has been advising them practically in all their operations.

Another all India term lending institution is the Industrial Credit and Investment Corporation of India (ICICI) limited incorporated as a joint stock company in 1955. Then the National Small Industries Corporation Limited (NSIC) was established to assist small scale industries through marketing, financing and other supporting activities.

In 1956, Life Insurance was nationalised and the Life Insurance Corporation of India (LIC) was formed. The share capital of Life Insurance Corporation as wholly held by the Central Government in 1958, the Refinance Corporation for Industry was incorporated as limited company under the Companies Act. The Reserve Bank of India, the L.I.C. and a few commercial banks subscribed its share capital.

In 1963, the Unit Trust of India (UTI) was formed by an Act of Parliament. Its object was to attract small investors who want a regular return and yet do not want to take the risk of buying equity shares readily.

In 1964, the need for a co-ordinating agency was felt. Accordingly the Industrial Development Bank of India (IDBI) was established under the Industrial Bank of India Act, 1964, as a wholly owned subsidiary of the Reserve Bank of India. The IDBI is a 40 percent share holder in the IFC. The Refinance Corporation for Industry as a separate body was merged with the IDBI.

In 1971, a new institution known as Industrial Reconstruction Corporation of India (IRCI) Ltd. was established as a limited company in order to look after the sick and closed industrial enterprises and make efforts to serve them by providing finance and restrict their management. This was converted into full pledged financial institution in 1985 and renamed as Industrial
Reconstruction Bank of India.

The General Insurance Corporation of India (GIC) came into being in 1973 after the Central Government had nationalised General Insurance. The G.I.C. operates through four subsidiaries.

**Chart - 2.1**

**ORGANISATIONS ASSISTING ENTREPRENEURS**

<table>
<thead>
<tr>
<th>All India Organisations</th>
<th>State Level Organisations</th>
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<td>20. EDI</td>
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There are central, regional, state and even district level organizations that are involved in providing training and other support services for the promotion and development of entrepreneurship in the country as shown above.
2.2 ALL INDIA ORGANISATIONS:

2.2.1 All India Small Scale Industries Board (AISSIB):

The All India Small Scale Industries Board was set-up in November 1954, charged with the responsibility of overall planning, coordination and development of small scale industries in the country. The Board consists of representatives from Central and State Government, Reserve Bank, State Bank, Trade and Industry. It formulates, both Central and State level policies and programmes in their periodical Board meetings. The meetings of the Board are held by rotation in each State, usually once every six months. The Board reviews progress of implementation and formulates new directives for further growth of small industry sector. Though this Board functions in an advisory capacity, its recommendations are given great importance by the Government.

It has set-up Small Scale Industries Development Organisation (SSIDO) and National Small Industries Corporation (NSIC) with a network of Small Industries Service Institutes (SISI) functions of planning and development. The NSIC provides assistance in Government stores purchases and marketing the products of small enterprises. The State Department of Industries headed by the Director of Industries and assisted by District Industries Officers are responsible for the administration of development of small scale industries in their respective areas. They provide financial assistance under the "State Aids to Industries, Act" and arrange the supply of raw materials, power and transport, develop and allocate industrial estates, grant essentiality certificate for import of raw materials and components.

The Board has appointed a number of special purpose committees like committees on raw materials, credit, export promotion, quality controls, etc. consisting of official and non-official members. The committees periodically meet and discuss policy matters and make suggestions related to their specific field of implementations by the respective Government agencies.
2.2.2 The Small Industries Development Organisation (SIDO):

The development of small scale industries is primarily the responsibility of the State Governments. Nature of small industries is directly related to geographical and climatic conditions, availability of local raw materials and labour supply, proximity of market. Therefore different parts of India have varied kinds of small industry concentration. However, to supplement the efforts of the State Governments and co-ordinate their activities and those of other agencies for the development of small scale industries, the Central Small Industries Development Organisation has been set-up. In order to carry out various programmes and policies of the Government of India relating to development of the SSI, an organisation at the national level, the Small Industry Development Organisation (SIDO) with a Development Commissioner (Small Scale Industries) as its head was set-up in 1954. It is both a co-ordinating and executive agency. The Small Industries Development Organisation (SIDO) is the national apex agency concerned with the promotion of small scale industries in the country. It is an organisation under the Union Ministry of Industries. This organisation is headed by a Development Commissioner, with its headquarter at Nirman Bhavan, New Delhi. It maintains close liaison with the State Governments and different organisations and institutions at the Central and State levels concerned with the development of the SSI. If functions through Small Industries Services Institutes, branch institutes and Extension Centres located in various states of the country.

2.2.3 The Small Industries Services Institute (SISI):

SISI have highly experienced, technical and economic officers to offer technical consultancy and economic services. Small industry entrepreneurs cannot afford to pay for the expert advice on marketing or management. These institutes offer on the spot (in factory premises) technical assistance and guidance to small scale units to solve their technical problems. They also advise
small units on new and improved techniques of production and in the use of modern machinery and equipment.

**The functions of this Institute are as follows:**

1. To conduct surveys of particular industries and to make concrete recommendations for the development programmes,
2. To advise small units on improved technical processes and on the use of modern machinery and equipment,
3. To demonstrate the use of such technical process through models and mobile workshops,
4. To instruct small industrialists on proper methods of business management including marketing,
5. To act as information centres, including the work of publication of bulletins and pamphlets, model schemes, etc., for the guidance of the small industrialists,
6. To carry on research on problems such as proper use of raw materials, improved designs, machinery etc., and
7. To advise the SSI units in developing export of their products.

**2.2.4 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 IDBI came into existence. 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 MSFC have together launched many programmes for the growth of women entrepreneurship in Maharashtra, to motivate them in establishing new enterprises and to upgrade and develop the existing ones. To provide consultancy services SIDBI and MSFC 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.

2.2.5 The National Small Industries Corporation (NSIC):

The National Small Industries Corporation Ltd. was established by the Central Government in the year 1955. It was originally conceived as a commercial wing of the Central Small Industries Organisation. The main activities of the NSIC Ltd. now are:

i) assisting the SSI units to participate in Government's Stores Purchase programme,

ii) providing the SSI units with machinery on hire purchase,

iii) developing the SSI units as ancillary to large and medium scale industries,

iv) arranging marketing of products of the SSI units through its own emporia and sales depots and by promoting exports,
v) import and distribution of components and parts to the actual user SSI units, and
vi) construction of industrial estates and running of prototype production cum training centres.

NSIC is extending a variety of services and facilities to SSI which include the supply of machinery with indigenous and imported machinery and equipment on a hire purchase basis, training of skilled workers, transfer of know-how for commercial reproduction of prototypes developed by the prototype-cum-training centres, provision of testing facilities and assistance to SSI in the Government Store Purchase Programme.

2.2.6 National Institute of Small Industries Extension Training (NISIET):

NISIET was established by the Government of India under the Ministry of Industry for promotion and development of small industries on 1st July 1962, to perform its role in relation to small industry development and promotion. The Institute is doing some studies on women entrepreneurs based on the EDP for them. The NISIET is at present engaged in training personnel of the Central and State Governments, nationalised and other commercial banks, financial corporations, associations of small industries, large industries, small industrialists and industrial consultants. In keeping with the policy of the Government of India, the Institute has started training of young engineers and technologists to motivate them to start industries. Besides training, the NISIET conducts research for small industry development in all its ramifications, adaptation of modern management techniques to small industry, marketing, development of backward areas, training methods, communication, etc. The Institute conducts research on its own as also takes up sponsored projects and projects in collaboration with other organisations.
2.2.7 National Alliance of Young Entrepreneurs (NAYE):

NAYE is a national organisation of young entrepreneurs of the country. Apart from looking into the interests of young entrepreneurs, the organization takes specific care of the interests of women entrepreneurs. It has a separate wing for women entrepreneurs. This wing is the leading organisation of women entrepreneurs in India. It seeks to create unity among women entrepreneurs and encourage them to participate actively in the country's industrialisation. It urges the Central and State Governments to provide special incentives and facilities to women entrepreneurs such as liberal allocation of land and sheds, easier follow-up credit, access to up-to-date technology, training etc. It also organises conferences of women entrepreneurs. Some of the major achievements of NAYE may be mentioned as follows:

1. Establishing its credibility in both Governmental and non-Governmental circles as a highly professional, competent, effective and efficient non Governmental organization representing small and medium enterprises;
2. Establishing its effective presence in the area of international co-operation in small and medium enterprise sector;
3. Creating a profound impact of various strategies, policies and procedures put on the anvil by the Central and State Governments for performing small and medium enterprise; and
4. Creating and nurturing a new class of women entrepreneurs and enabling them to acquire their rightful place in the Indian economy.

2.2.8 National Research Development Corporation (NRDC):

NRDC is Government of India Enterprise under the Department of Scientific and Industrial Research. It gives importance to technologies for women. These technologies attempt to reduce the drudgery of women in their lives-safe drinking water, low-cost housing, better agricultural implements etc. One of the principal objectives of NRDC is to facilitate new avenues of employment to rural women. NRDC technologies for women include leaf cup
making machine, rope/sutli making machine, paper slate, cattle lick salt, high efficiency wood burning stove, leaf stitching machine, papad press etc. NRDC has set-up numerous Rural Technology Demonstration-cum-Training (RTDT) centers in different parts of the country.

2.2.9 National Institute for Entrepreneurship and Small Business Development (NIESBUD):
NIESBUD was established in the year 1983 as an apex body to coordinate the activities of various institutes/agencies engaged in entrepreneurship development and to organise/conduct training programmes for trainers, motivators and entrepreneurs; model syllabi for training various target groups of entrepreneurs, undertake documentation and research, conduct seminars/workshops, conferences and to act as a nodal agency in the field of entrepreneurship and small business development in the country. NIESBUD has a special call to meet the requirements of women entrepreneurs.

2.2.10 Indian Investment Centres (IIC):
The IIC is an autonomous, non-profit service organisation financed and supported by the Government of India. It is concerned with the important task of promoting mutually rewarding joint ventures between Indian and foreign entrepreneurs. The Centre functions as a close link between the Government of India and foreign business enterprises. It brings the problems and reactions of entrepreneurs to the notice of the Government in an informal manner and explains to prospective investors the rationale of Government policies and procedures.

2.2.11 National Productivity Council (NPC):
Recently NPC has started a Package of Consultancy Service to small industries. Its service is in three stages:

...
• Train young and prospective entrepreneurs by
• Undertaking market surveys in the State/areas for identifying investment opportunities and consumption patterns for the prospective entrepreneurs; develop data bank for providing information in respect of investment opportunities and financial resources required, facilities available for obtaining loans; selection/modernisation of process and equipment; product development; availability of raw materials and market opportunities, sales promotion and marketing; and to undertake techno-economic feasibility studies either on behalf of prospective or existing entrepreneurs or on behalf of financial institutions.
• Post-investment service consultancy and follow-up in the following form.

To assist the entrepreneurs in repayment of loans in the minimum possible time by helping them in improving their enterprise level productivity through periodical visits; assist the small scale industries in training of workers in specific trades and supervisory and managerial personnel in techno-managerial subjects; assist the existing enterprises in improving their enterprise level productivity through training and consultancy services; and assisting them in market studies and sales promotion.

2.2.12 Industrial Reconstruction Bank of India (IRBI):

Industrial Reconstruction Corporation of India Limited (IRCI), set-up as a primary agency for rehabilitation of sick industrial units, has been reconstituted and renamed as the Industrial Reconstruction Bank of India (IRBI) by an Act of parliament with effect from March 20, 1995. IRBI has been set-up with a view to enabling it to function as the principal credit and reconstruction agency for industrial revival by undertaking modernisation, expansion, re-organisation, diversification or rationalisation of industry and to co-ordinate similar work of the other institutions engaged therein and to assist and rehabilitate industrial concerns.
2.2.13 FEDERATION OF INDIAN WOMEN ENTREPRENEURS (FIWE):

The Federation of Indian Women Entrepreneurs (FIWE) 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 (FISWE). Associations of women entrepreneurs in different States and Districts will be affiliated to FISWE 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,
- 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 environment and business 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. 4

3. EDI and Awake business directory.

2.2.14 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 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.

2.2.15 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.
2.2.16 Nationalised & Commercial Banks

Banks play a major role in promoting women entrepreneurship through various Government programmes and advance loans to women entrepreneurs on preferential basis. Commercial banks help women entrepreneurs by providing working capital, overdraft facilities, bills discounting facilities, loans for machinery, providing technical assistance to self employed persons and budding entrepreneurs, market information, availability of raw materials, organising training facilities etc.

2.2.16.1 Priyadarshini Yojana of Bank of India:

It is scheme for financial assistance to women to establish small enterprises. In this scheme small scale industrial undertakings, artisans, village and cottage industries, small road transport operators, small business owners, professionals and self-employed, retail traders, agriculture and allied activities, IRDP, self help groups (SHGs) etc. activities have been included. The bank also gives priority to women applicants under its "VIDYAVARDHINI SCHEME" for educational loan for higher studies and also housing loans under its "AASHIYANA" scheme.

2.2.16.2 State Bank of India is a pioneer in financing of Small Scale Industries and other priority sectors to make assistance to women entrepreneurs. To make the assistance to women entrepreneurs more effective and ensure a wide coverage, the bank has introduced "Stree Shakti Package" for women only. This involves a financial package aimed at reinforcing the banks' efforts in the area of developing entrepreneurship among women. Concessions in respect of margin money and rate of interest have been built into this package. Also envisaged in the package are Entrepreneurship Development Programmes designed exclusively for providing entrepreneurial and managerial skills to those women entrepreneurs who have formal training or exposure to business to help them on sound footing. These programmes are free of cost.
2.2.17 National bank for agricultural and rural development (NABARD):

NABARD started playing attention to gender issues in credit and support services since July 1992 by setting up of a 'women's cell' in its Head Office at Bombay and designing 'Nodal Officers' in all the Regional Offices. The exclusive women oriented schemes introduced by NABARD are:

1. Assistance to Rural Women in Non farm development (ARWIND)
2. Woman Development Cell
3. Linking Self Help Groups (SHGs) with Banks.

To support economic activities in non-farm sector on cluster/group basis for the rural women two schemes have been introduced by the government i.e. (1) credit component and (2) promotion component.

SHGs play a vital role in rural development in general and for rural women in particular. The group approach makes available the collective wisdom and combined resources for any task. The banking sector has formally accepted SHGs as eligible entities for deployment of credit. In order to promote the habit of savings and development of group enterprises, MAVIM has been instrumental in promoting SHGs. The interesting feature of SHG is that the membership is restricted to women from below poverty line families, landless labourers, small and marginal farmers. Women belonging to SHGs are given training in managing various aspects of an income generation activity. These SHGs are then linked to Nationalised Banks for securing financial aid.

NABARD has also sanctioned a number of other credit-linked promotional programmes in the form of Rural Entrepreneurship Development Programme; (REDPs), Artisan's Guilds, Training-cum-Production Centres, Skills Upgradation, Mother units, Common Facility Centres etc., which are aimed at enhancing the women's entrepreneurial capabilities and setting them in self-employment and wage-employment activities/purposes.
2.2.18 Khadi and Village Industries Commission (KVIC):

KVIC is a statutory organ engaged in promoting and developing Khadi and Village industries for providing employment opportunities in the rural areas and thereby strengthening the rural areas and strengthening the rural economy. KVIC is in particular responsible for training persons needed for these industries, building up reserve of raw material and implement and supply them to the units, provide for sale and marketing of the products and promote research in tools and techniques Financial assistance is provided to implementing agencies.

2.2.19 The Central Social Welfare Board (CSWB):

The Central Social Welfare Board is amongst the pioneering national organisations in the country, which has taken up various programmes for the welfare of children, women and the handicapped. It runs vocational training courses leading to better employment prospects of poor and needy women, socio-economic programme to provide assistance to voluntary organizations to take up a wide variety of income generating activities for needy women and the handicapped. The significant feature of the socio-economic programme of the board is the organisation of self-employment units through which many women have been able to acquire sewing machines, knitting machines, hand loom and many such types of equipment, which they can use in their own homes and earn a substantial income. Assistance is provided to women, through voluntary organisations in the form of interest-free loans to purchase the equipment required by them and also grant amount to meet working capital requirements.

2.2.20 Entrepreneurship Development Institute (EDI)

EDI was set-up in May 1983 at Ahmedabad by AIFI, IDBI, ICICI, IFCI and SBI. Title institute conducts result-oriented EDP in a systematic and methodical manner adjusting the same to suit the intellectual level and socio economic background of target group. EDP is well-established to promote small scale Industries in industrially backward and rural areas and for developing local
and human resources. Special EDPs are conducted for target groups, science and technology graduates, women, for rural self employment and existing entrepreneurs, \textbf{Women Entrepreneurs are a special target group} for these programmes. Extension Motivation Programmes are held for officers of financial institutions and development organisations. EDI also provides expertise for the selection of entrepreneurs, achievement motivation training (AMT) and pre-programme promotional activities.

Recently EDI has undertaken the single-most vital task of its existence of training a new cadre of professionals, the trainer-motivators, whose task as modern-day missionaries is to spread the concept of entrepreneurship and the creation of entrepreneurs country-wide. EDI's accredited trainers course (ATC) has its vitality in what it reaches out to achieve, to develop human resource (Trainer-motivators) for conducting EDPs which in turn develops human resource for small-scale industries, which in turn develops opportunities for employment, self-employment and productive use of skills rusting in the far-flunged, underdeveloped and undeveloped regions of the country.

2.3 \textbf{STATE LEVEL ORGANISATIONS :}

The State Government of Maharashtra has been a pioneer in establishment of several State and regional corporations for industrial promotional work.

2.3.1 \textbf{Maharashtra State Financial Corporation (MSFC)}

State Financial Corporations provide loans to \textbf{Women Entrepreneurs}. Today MSFC is a premier financial institution operating in the State of Maharashtra and the Union Territory of Goa, Daman and Diu. MSFC was formed in August, 1962, by reconstituting it out of the previous Bombay State Financial Corporation. The activities were extended to Goa, Daman and Diu in 1964. It caters to the tiny, small and medium scale industries by extending
financial assistance in the form of Composite Loan, Soft Loan, Normal Loan, Seed Capital, Modernisation Schemes, World Bank Loan and Technicians' Assistance.

2.3.2 Maharashtra Industrial Development Corporation (MIDC)

State Industrial Development Corporations provide loans, subsidies and grants to Women Entrepreneurs. It was set-up under Maharashtra Industrial Development Corporation Act, in 1962 with a view to promote and assist rapid and orderly establishment and growth of industries in the State of Maharashtra. MIDC was set-up to establish industrial areas and to provide necessary infrastructure in such areas in the form of roads, water supply, drainage and common facilities and to accelerate dispersed of industries away from Bombay. The Corporation has set out its activities with two main objectives.

1. Developing well-planned industrial areas in and around Bombay in order to regulate industrial growth in the region in a planned manner.

2. Establishing industrial area away from Bombay in order to effect gradual decentralisation of industries thereby helping the process of development of under-developed parts of the State. Within the framework of these objectives, the Corporation has specialised itself in the development of industrial areas. The development contemplates provision of road-network, leasing out plots and provisions of water supply in the areas selected by the State Government. The Corporation has introduced a Scheme to help technicians who are unable to start their own industry for want of capital.

2.3.3 Maharashtra small Scale Industrial Development Corporation (MSSIDC)

MSSIDC was set-up in October 1962 with the prime objective of promoting SSI and providing assistance to industries and entrepreneurs in
procurement of scarce raw materials like steel, cement, coal, chemicals and endeavours to provide marketing assistance. MSSIDC is a leading State Small Industries Corporation, which has implemented different Schemes for enhancing the competitive strength of the small scale industries. The Corporation has various schemes for the development of small units and performs different functions. Some of these functions are:

1. To supply indigenous machinery on the hire purchase basis to registered small scale units worth not more than Rs. 1 lakh.
2. To market the products of small scale industries.
3. To import goods from overseas market against import licenses and arrange supplies of raw materials against release order issued on State Trading Corporation.
4. To export light engineering goods, leather and leather goods, canned food products.
5. To encourage the growth of ancillary industries, etc.

2.3.4 Maharashtra Centre for Entrepreneurship Development (MCED)

Government of Maharashtra promoted MCED in 1988 with an idea to develop a strong base for EDP activities with the objective of entrepreneuring the society. MCED has developed various training modules for different target groups. Along with training prospective entrepreneurs, MCED also caters the needs of existing entrepreneurs.

2.3.5 Maharashtra Industrial and Technical Consultancy Organisation Ltd., (MITCON)

The main objective of setting up TCOs has been to provide consultancy services to medium and small enterprises, Government institutions and institutions engaged in industrial development at reasonable costs. The Maharashtra Industrial and Technical Consultancy Organisation Ltd. (MITCON) is a joint venture of ICICI, IDBI, IFCI, MSFC, SICOM, MSSIDC, Region Development Corporations of Konkan, Marathwada, Vidarbha and
Western Maharashtra and eight public commercial banks. For a country as a whole, sixteen technical consultancy organisations (TCOs) have been set-up by All-India Financial Institutions, in every state by respective state level financial/development institutions and commercial banks.

**MITCON was established in 1983 with the following two major objectives:**

1. Infrastructure related services to identify industrial potential through studies/surveys in different parts of the State of Maharashtra, to identify the project areas, to prepare project reports and to undertake market services/studies, surveys for specific products.

2. Enterprise related services to identify potential entrepreneurs and provide them with technical and managerial assistance, to prepare feasibility reports, pre-investment studies and project reports, to undertake work related to appraisal, monitoring for individual clients, to undertake projects for technology upgradation/adaption.

**2.3.6 Mahila Arthik Vikas Mahamandal (MAVIM)**

MAVIM was established in 1975 with the basic purpose of helping women financially so that they can stand on their own feet. MAVIM strives towards making women self reliant under Rural Credit Programme. MAVIM conducts following the Self Help Groups (SHGs) programmes. Entrepreneurship Development Programme (EDP), Literacy Programme etc. MAVIM is heading towards its objective of economic upliftment of women. MAVIM has lined up a package of some good projects aiming at economic development of women. MAVIM conducts "Entrepreneurship awareness Camps". These camps educate women about the ways and means to earn their living. It helps to mould the mind of women to be self-sufficient. Under the scheme of Norwegian Aid for Rural Development (NORAD), it is imparting training for electronic assembly line operating. Women are taught to assemble and repair electronic parts. These
women are then absorbed in factory jobs; sometimes co-operative societies are also formed. Vocational guidance as well as training programmes are also arranged. Under this programme women are trained in bakery science, tailoring and nursing. Women below the poverty-line are provided with typewriters and tailoring machines. Through MAVIM food-stalls, the basic need of working people is satisfied by providing home-made food. In this project MAVIM tries to involve women associations. It is planning to spread this activity, which gives employment to the maximum number of ladies. One of the novel projects of MAVIM is to run centres in Regional Transport Office where laminated driving license cards are made with the use of advanced Polaroid cameras that are more durable and attractive. MAVIM organises, exhibition-cum-sale at various places. MAVIM is trying to generate employment opportunities for needy women. MAVIM has recently published a directory of women organisations, industrial co-operative societies, women entrepreneurs, etc. It is also running a regular guidance centre at its registered office at Churchgate.

2.4 REGIONAL DEVELOPMENT CORPORATION (RDC):

The four regional development corporations were settled for Marathwada, Vidarbha, Konkan and Western Maharashtra. The working and functioning of Marathwada Development Corporation is discussed below:

2.4.1 Western Maharashtra Development Corporation (WMDC)

The WMDC has been playing an important role in economic development of the Wester Maharashtra Region. The WMDC has been implementing the Package Incentives Programmes, on behalf of the Government of Maharashtra forgiving financial assistance to entrepreneurs. WMDC disburses subsidies and provides seed money to the educated unemployed.

WMDC was set-up in 1967 to help develop the region as a whole. This is not a lending institution, its main activity gets oriented to industrial advice and guidance, evolving strategy for development, identification of job opportunities,
promoting non-agricultural developmental projects etc. Government, for dispensing seed capital to educated unemployed entrepreneurs. WMDC was engaged also in working as a liaison between the large/medium scale enterprises set-up in the region and SICOM on the one hand and the prospective small enterprises on the other, so that ancillary units would be created and given essential support by the former.

2.5 DISTRICT LEVEL INSTITUTIONS:

The State Directorate of Industries is primarily responsible for growth of small scale industries in the respective States. A Director assisted by Joint Directors, Deputy Directors, District Industries Officers and Inspectors heads the Directorate. Officers look after the development of small industries. The District Industries Officer is responsible for the promotion of small scale industries, handicrafts and village industries. The main function of the State Directorate of Industries are:

01. To develop industrial estates,
02. To assist the organisation of industrial co-operatives
03. To supply raw materials, electric power and transport facilities,
04. To offer financial assistance to small scale industries under the Aid to Industries Act”,
05. Registration as small scale industry,
06. No objection certificate for the industry.
07. Assistance to educated unemployed for starting own industry
08. Registration with Central Stores Purchase organisation (CSPO) and Small Scale Industries SSI Unit for price preference

2.5.1 District Industries Centre (DIC)

The DIC programme was started on 15th May 1978 as a centrally sponsored scheme to assist cottage and village sector industries in country and to generate employment opportunities in the rural and backward areas. The DIC programme aims at providing all the services and support required by village and
small entrepreneurs under a single roof. The DIC undertakes economic investigation of the potential for development of district including its raw material and other resources, supply of machinery and equipment, provision of raw materials, effective arrangements of credit facilities, marketing assistance and quality control, research extension and entrepreneurial training. Assistance to women entrepreneurs given under the DRDA, SEEUY and Mahila Gramodyog schemes are monitored by the DIC.

The District Industries Centre (DIC) is to help the small industries and rural artisans in the backward areas. The DIC Scheme also aims at helping the weaker sections of the community in the rural and backward areas to set up village industries and improve their economic conditions. It provides all the services and assistance required by the small entrepreneurs such as
1. Identification of a suitable scheme,
2. Preparation of feasibility report,
3. Supply of machinery and equipment

The DIC Scheme is a centrally sponsored programme, which is implemented by the State Governments. All activities of the agencies like Coir Board, Silk, Khadi, Handloom, Handicrafts and Village Industries would be integrated with DIC.

The entrepreneur need not approach various agencies for assistance as all the assistance required by them are available through a DIC. These DIC centres have relieved entrepreneurs from all the botherations. The entrepreneurs find it difficult to obtain loan from banks and financial institutions, procure raw materials from canalizing agencies, securing a power and water connection, obtaining orders and releasing municipal clearance. It is nevertheless important that all these facilities should be simplified to develop entrepreneurship in the country in an organised manner.
2.5.2 Educational/Institutions

In colleges, universities the subject of entrepreneurship has been introduced in the curriculum. In some of the engineering colleges special entrepreneurship development cell (EDC) is established so as to attract technocrats towards entrepreneurship.

2.6 INSTITUTIONS IN THE PROMOTION OF WOMEN ENTREPRENEURSHIP:

A variety of programmes have been undertaken in India in recent years to develop entrepreneurship among women. Many corporations and organisations have been set-up by the Central and State Governments and a number of departments have also been rendering commendable service for the promotion of entrepreneurship among women. All these varied organisations and Government Departments have been offering incentives, facilities, concessions etc. with an objective of developing and protecting entrepreneurship among women. The main purpose is to create a congenial environment for developing women entrepreneurs in rural and urban areas. In most of the States and Union territories of our country Women Developed Corporations have been set-up to assist women entrepreneur. The objective of the Corporation is to provide better self-employment possibilities to women. It is also to help them overcome obstacles such as raising of funds, finance and marketing. The functions are to identify women with entrepreneurial inclination, prepare a shelf of viable projects and to provide technical and/or consultancy services. Some of the agencies rendering assistance to women entrepreneurs by giving training, providing financial, technical and marketing assistance are described below:

2.6.1 World Association of Women Entrepreneurs (WAVE)

This association organises international conferences on women entrepreneurs. It aims to bring together all women who are qualified to take up an activity. It seeks to explore and advice on the means by which the rights and duties of women in business and industry could be asserted and improved.
2.6.2 Associated Country Women of the World (ACWW)

It is actively promoting women entrepreneurs in agriculture and rural industries. It provides a network through which member groups can support and help one another. This association has one crore women entrepreneurs as its members from 60 countries.

2.6.3 FICCI Ladies Organisation (FLO)

This organisation inspires women to take active part in business and other fields. It organizes meetings and discussions. It also recognizes women who have made a mark in the field of industry.

2.6.4 Indian Council for Women Entrepreneurs

ICWL is situated in New Delhi and is rendering valuable services for the promotion of women entrepreneurship in the country.

2.6.5 National Commission on Self Employed Women in the Informal Sector

The commission expects the vast network of Mahila Mandals in India to obtain raw materials, market assistance for women credit and entrepreneurs. It has suggested consumer co-operatives, super markets, state emporiums, and government depots as channels for marketing produce of women entrepreneurs. It assists women in getting entrepreneurial training.

2.6.6 World Assembly of Small and Medium Enterprises (WASME)

WASME is actively engaged in creating and strengthening associations of women entrepreneurs and ensuring that they get a better deal from the governments and financial institutions.
2.6.7 International Fund for Agricultural Development (IFAD)

The Rome-based IFAD included specific components for women in 90 per cent of its projects. This was because it considered that in all developing countries, they played a great role in agriculture and also formed the most vulnerable section of the population. It was IFAD's aim to target the most vulnerable and weaker sections of the society.

2.6.8 UN Development Fund for Women (UNIFEM)

UNIFEM is an autonomous body in association with the United Nations Development Programme (UNDP). UNIFFEM is seeking to meet the uncertainty of rapid economic and technological changes in relation to the need of poor women, whether self-employed or as waged workers. UNIFEM helps improve women's lives and income through a variety of projects. It also works to make sure that women's concerns are included in all aspects of national planning. In India, UNIFEM works closely with Government departments, non-governmental organisations, research institutions and gender specialists.

2.6.9 Self-Employed Women's Association (SEWA)

This association of self-employed women has set-up and manages its own co-operative bank. SEWA is a trade union of around 15,000 women who have low paying jobs. The association is constantly fighting for liberal help from the Government so as to effectively participate in rural and urban development programmes based on entrepreneurship.

2.6.10 Women Entrepreneurs' Association of Maharashtra (WIMA)

WIMA is set-up by National Alliance of Young Entrepreneurs (NAYE) 1985 with its Head Office in Pune and branches at Bombay, Aurangabad Nashik and Dhuria. WIMA's main objective is to provide a forum for members and to help them sell their products. WIMA also has training programme and exhibitions.
2.7 SCHEMES FOR DEVELOPMENT OF WOMEN ENTREPRENEURSHIP:

2.7.1 **Equity Fund Scheme** provides interest-free loan for new units started for the first time and repayment is allowed for 10 to 12 years.

2.7.2 **Differential Interest Rate** Scheme is another special feature for women entrepreneurs. **Mahila Udyam Nidhi (MUN)** is introduced by IDBI to provide equity type of assistance to new industrial projects in small sector.

2.7.3 **National Perspective Plan for Women (NPPW)** The NPPW was issued by the Government of India in its purpose is to assess the extent to which women have been integrated into India's development and make recommendations towards the 'equity and social justice for all women'. The recommendations put forward by NPPW are as follows - 1) improved access to credit for women in the sector, 2) agricultural growth for employment generation, 3) provision of social services, 4) promotion of rural entrepreneurship, 5) inclusion of literacy imparting components, (3) increased involvement of voluntary sector, 7) simpler rules of voluntary action funding, 8) co-ordination between voluntary agencies. As per the recommendations of National Perspective Plan for women, Women Development Corporations have been set-up. At present such Corporations are functioning in 17 states implementing awareness programme, Income generating programmes through setting up of training cum production centres, special training programmes, marketing support, market money assistance. National Level Standing Committee on women entrepreneurs look into the problems of women entrepreneurs among women in the country. Several other women-oriented schemes have been introduced by the Government of India, for skill upgradation and promotion of group enterprises amongst women such as "Support to Training and Employment Programmes" (STEP) for women, "Development of Women and Children in Rural Areas" (DWCRA) and "Mahila Samriddhi Yojana" (MSY)
2.7.4 Another important initiative by the Government of India is the setting up of Rashtriya Mahila Kosh (RMK) (National Credit Fund for Women), on 30th March, 1993, to meet the Credit needs for poor women and initiate them into income generating activities with the active involvement of VC\$s/NGOs. The main objectives of Rashtriya Mahila Kosh are - 1) to undertake activities to provide credit as an instrument of socio-economic change for the development of women, 2) to promote schemes for credit for women a) to sustain their existing employment, b) promotion of further employment, c) assets creation, d) asset redemption, e) tiding over consumption, social and contingent needs, 3) to increase participatory approaches of women's groups for proper utilisation of resources, 4) to support experiments in the voluntary and formal sector using innovative ideas to reach poor women with audit and social services, 5) to create awareness about existing government delivery mechanisms and increase the visibility of poor women.

2.7.5 Another scheme titled 'Indira Mahila Yojana' (IMY) was launched in 200 blocks of the country on 20th August, 1995, with the objectives mentioned below.

1. Convergence of the scheme of every secure department.
2. Awareness generation among rural women.
3. Economic empowerment of the women

Its highlights are:

1. Women group themselves according to the socio-economic status.
2. There will be representation at every level.
3. Office bearers will be democratically elected.
4. IMY will formulate district level plan reflecting women's priorities
5. IMY will help Government policies to identity individual beneficiaries envisages formation and support to grass root women's' groups. It is meant exclusively for helping rural women for economic empowerment through Anganwadi Centres.
2.7.6 Integrated Rural Development Programme (IRDP)

One of the popular schemes of the Government of India for poverty alleviation is the IRDP, which is being implemented through the bank channel with refinance support from NABARD. IRDP launched in 1979 is for the largest credit based poverty alleviation programme of Government India. IRDP has targets for 30% female beneficiaries. The IRDP provide loans through commercial banks to households officially identified to be below the poverty line, to finance the purchase of an asset, which serves as basis for self-employment. The assets for which loans are commonly disbursed include pump sets, milch animals, draft animals, carts, equipments for cottage industry, provisions shop, repair centres etc.

2.7.7 Training of Rural Youth for Self Employment (TRYSEM)

TRYSEM is 3 sub-plan of IRDP started in 1979 with the aim to provide technical and entrepreneurial skills to youth through a training institution or master craftsman in animal husbandry, tailoring, carpentry, agriculture handicrafts, horticulture etc. It gives training to the young unemployed imparting of skill and a minimal level of entrepreneurial ability is done through TRYSEM. A minimum of 40 per cent seats in TRYSEM are reserved for women. On completion of the training, the trainee is expected to establish an enterprise, with equipment purchased through an IRDP loan when necessary.

2.7.8 Development of Women and Children in Rural Areas (DWCRA)

DWCRA is a UNICEF aided programme, which has been specially planned to improve status of women in rural areas. The need for a separate programme for women was felt because it was realised that women members of rural households are not availing themselves of the benefits under IRDP. Under this programme, women are given training in Income generating activities. The women themselves choose these activities and in selecting them they are helped by field level government functionaries. The women choose such activities as they are interested in and they feel capable of carrying out.
DWCRA highlights the critical role of women as a viable and independent economic entity. It encourages rural women to take up their choicest business activity. Business activities, which require traditional skills, locally available raw materials and local markets for the finished products, are selected for the scheme. The DWCRA scheme creates awareness among women and motivates them by providing financial assistance.

"Development of Women and Children in Rural Areas (DWCRA) is a sub scheme of IRDP providing financial assistance to women. DWCRA is a women component of IRDP launched by the Government in 1982 with the objective of focusing attention below poverty line. The specific objectives are a) achieve significant growth in income of poor women. b) make women organise themselves to meet their identified needs and c) improve existing services and resources through activities, complement, supplement and make the best use of what already exists. DWCRA highlights the critical role of women as a viable and independent economic entity. In encourages rural women to take up their choicest business activity, business activities which require traditional skills, locally available raw materials and local markets for the finished products are selected for the scheme. The DWCRA scheme creates awareness among women and motivate them by providing financial assistance. DWCRA is a UNICEF aided programme, which has been specially planned to improve the status of women in rural areas. The need for a separate programme for women was felt because it was realised that women members of rural households were not availing themselves of the benefits under IRDP. Under this programme, women are given training in income generating activities. The women themselves choose these activities and in selecting them they are helped by field level Government functionaries.
2.7.9 Prime Minister Rojgar Yojana (PMRY)

Central Government introduced during 1993-94, (PMRY) to provide employment to more than a million persons by setting up of 7 lakh micro enterprises during the Eighth Five Year Plan through industry, services and business routes. It also seeks to associate reputed NGOs in implementation of PMRY scheme especially in the selection, training of entrepreneurs and preparation of project profiles. The scheme is in operation in both the urban and rural areas of the country. This scheme is meant for creation of self employment to the unemployed youth. In this scheme women are given preference.

2.7.10 Mahila Mandal Programme

The Mahila Mandal Programme began in 1954. Its main objective is to provide women with training better methods of household management. They were to serve as forums through which gramsevikas imparted many skills. The programme was to provide initial support in the form of funds, equipments, personnel and access to other appropriate agencies from which the women might require assistance.

2.8 ROLE OF GOVERNMENT OF MAHARASHTRA FOR WOMEN ENTREPRENEURSHIP:

The Government of Maharashtra designed the following programmes to direct assistance to women

I) Poverty Alleviation Programmes

A) Programmes to Promote Self-Employment

01 Integrated Rural Development Programmes (IRDP)
02 Development of Women and Children in Rural Areas (DWCRA)
03 Self Help Groups (SGHs) promoted by MAVIM
04 Assistance to Women Co-operatives (AWC)
05 Socio-economic Programme of CSWB
B) Programme for Group Formation and Training in Productive Skills.

01. Mahila Mandals Programme
02. Training of Rural Youth for Self-Employment (TRYSEM)
03. Training cum Employment cum Production Centres
04. Entrepreneurship Development Programme

C) Wage Employment Programme

01. Employment Guarantee Scheme (EGS) of the Government of Maharashtra
02. Jawahar Rozgar Yojana

II) Welfare and Support Programmes for Women

01. Custodial Welfare
02. Financial Assistance to Poor Widows
03. Training Programme for Rehabilitation of Women in Distress
04. Training of Women, Family and Child Welfare Project
01. Family Counselling Centres
02. Services for Working Women
03. Sanjay Gandhi Niradhar Yojana
04. Mahila Samriddhi Yojana
05. Welfare Services for SC/ST Girls

2.9 CONCLUSION:

Even today women have been denied of equal opportunities and justice in spite of the constitutional guarantees. In spite of many difficulties women entrepreneurs play a vital role in the growth of our economy. For speedy growth of our economy mere incentives and concessions are not sufficient, what is required is institutional support in the form of motivation, proper training and follow-up guidance. The effects of Government of India through various welfare organizations non-governmental agencies, ministry of commerce and industry and other agencies have started looking after and helping women entrepreneurs.
Thus to promote women entrepreneurship a number of agencies and institutions have been set-up at the national and state levels. Support is in the form of finance, infrastructure, training, marketing assistance, raw material supply and policy guidelines. However, woman entrepreneurs receive additional benefits and concessions than general entrepreneurs in the small scale sectors. Women entrepreneurs receive more attention and assistance is available to them on priority.

But the major problem is women do not have information about supporting agencies, their functions and the ways of approaching them. So proper awareness regarding existence of such organizations their schemes of assistance should be made in education institutes. Orientation programmes should be organized to guide and provide necessary information about schemes available. Another problem relates to lack of co-ordination among different supporting agencies and with the entrepreneurs.

These associations can help women entrepreneurs in creating infrastructure, in selecting appropriate enterprises, in developing entrepreneurial skills, qualities and in providing follow-up support as and when required. Women have the potential and will to initiate, organize and manage their own enterprises, what is needed is encouragement and support. With the help of Government, NGOs and family members women can join the main stream of national economy and thereby contribute to the country’s economic progress.

REFERENCES:

CHAPTER – III

REVIEW OF LITERATURE

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3 INTRODUCTION:

Entrepreneurship plays a vital role in the growth of any country. Besides being the force behind industrial development, entrepreneurship can solve acute problems like unemployment, imbalanced regional development, concentration of wealth in few selected hands etc., So it has become an important area of research all over the world attracting the attention of sociologists, economists, psychologists and social scientists. Until now much has been researched upon the subject of entrepreneurship. Till late 1970's entrepreneurship was considered as a male's prerogative, but now women have also entered this area of entrepreneurship as a challenge. In the light of this it is considered necessary to review the research literature that is available on entrepreneurs in general and women entrepreneurs in particular.

The UN conference on Women, held in Beijing in 1995, placed considerable emphasis on practical actions, which would contribute to the economic empowerment of women. In addition, the women entrepreneurs Summit hosted by the Organisation for Economic Cooperation and Development (OECD), which was held in Paris in 1997, brought together a large number of women entrepreneurs from around the world. The purpose of the summit was to find out the potential opportunities for women entrepreneurs, barriers and constraints relating to women entrepreneurship development and the modules for overcoming the constraints and problems. From 1995 ILOSAAT (South Asia Multidisciplinary Advisory Team) has developed training materials to train trainers in entrepreneurship development for women. Regional programmes were held at Bangalore (India), Chiangmai (Thailand), Colombo (Sri Lanka), Manila (Philippines) and Katamandu (Nepal), and have trained 140 trainers on a specifically produced ILOSAAT manual. SAAT is one of the 14 multidisciplinary
teams established by ILO to provide policy advice and practical guidance on technical issues of ILO's tripartite constituents.

In Nepal, ILO.SAAT supported the Federation of Nepalese Chamber of Commerce and Industry (FNCCI), to carry out the two innovative workshops to improve women's participation and advocacy in the field of entrepreneurship. The workshops were held during September 1997, to promote greater involvement of women in small and micro enterprise development. FNCCI has established women entrepreneurship development committee to promote women entrepreneurship.

3.1 UNCTAD, Women Entrepreneurs and development:

3.1.1 The need for common action: Women entrepreneurs contribute to economic growth through employment creation, competitiveness building and social development given a conducive environment and adequate support, women entrepreneurs can realize their full potential and maximize their contribution to development.

Based on joint analysis, the United Nations and other development actions particularly the civil society and the business community can provide a common framework for action. Such a framework will also allow scarce resources to be used more effectively.

In a large number of countries favorable conditions for women's entrepreneurship development, particularly in the SME sector, do not exist. To redress the situation concerted and coordinated action is needed. In preparation for the Third Conference on LDCs, UNCTAD organized a seminar, which included a Round Table on women entrepreneurs and development.
3.1.2 The UNCTAD experience: UNCTAD's on the programme development of small and medium enterprises (SMEs) accepted the responsibility for a project funded by the government of the Netherlands, Enhancing the participation of women entrepreneurs in LDCs' (Least Developed Countries) economies. Under this project, UNCTAD conducted an assessment of the impact of policies and instruments on the development of women's entrepreneurship in nine LDCs namely Burkina Faso, Madagascar, Ethiopia, The Gambia, the United Republic of Tanzania, Zambia, Cambodia, Nepal and Vanuatu. The outputs of this project include nine country reports on the role of women entrepreneurs in LDC economies and synthesis studies.

Based on the survey results, practical and policy guidelines are proposed for accelerating of enhancing women entrepreneurs the process participation in the economy and on integrating them in mainstream development.

The findings were first presented in July 1999 at a national and a regional seminar in Burkina Faso, the latter including participants from non-LDCs. The seminars were makers, well attended by policy representatives of the international donor community, of research institutions, NGOs, providers of business development services, women's business associations and women entrepreneurs from West Africa.

UNCTAD's activities in this context were well received by public and private sector actors and appeared to be corresponding to an existing need.

Two major problems at the level of government include the lack of public-private sector dialogue, demonstrated by insufficient dissemination of information to women entrepreneurs and the poor coordination and collaboration between public and private providers of business development services.
1. **Women's entrepreneurship development**: The role of UNCTAD

Further research, analysis and development of policy proposals are needed to enhance women's entrepreneurship in LDCs as well as in other developing countries. At present, UNCTAD's activities include both the project funded by the Government of the Netherlands, as well as the preparation of a parallel event on women entrepreneurs for the Third United Nations Conference on the Least Developed Countries (LDCs-III, Brussels, May 2001).

2. **Objectives of the activities**: To create building blocks for policy action and to further the creation of institutions and support mechanisms needed to enhance women's entrepreneurship.

3. **Interagency Cooperation and Alliances with Civil Society**: In executing activities, UNCTAD's cooperation and collaboration with relevant governmental and non-governmental actors has been a main feature. Collaborative activities are ongoing and being expanded within the UN system and with the civil society in general, and with business associations/women's business associations in particular.

*Comments by the researcher*: The joint framework of UNCTAD and other developmental agencies, both Govt and Non-Govt is welcoming and women business associations can get the benefit through this joint action.

3.2 **WOMEN AND ENTREPRENEURSHIP: RATIONALE FOR MICROENTERPRISE DEVELOPMENT**

The definition of micro enterprise varies from country to country. In the US for example, micro enterprises are those with 5 employees and less, while a small business is categorized as one with more than 5 and up to 500 employees. In New Zealand, 99.5% of businesses are 'small', have less than 100 employees and account for 60.3% of employment. Of these small businesses the majority
are micro enterprises, according to the US categorization, with fewer than 5 employees. They account for 85.7% of enterprises and 23.3% of employment.

This could also include group enterprises such as for instance women in an association or co-operative engaging in an income producing activity and also activity in the informal sector of the economy. The distinguishing feature of the micro enterprise is the low level of additional or marginal, net disposable income that it provides. This 'low' level will need to be defined according to each country or region specific context.

3.2.1 Amartya Sen, winner of the 1998 Nobel Prize in Economics, and feminist economist (Lucas and Agarwal 1999, on behalf of Feminist Economics) has highlighted that the deficiency of traditional development economics was its failure to focus on 'entitlements of people and the 'capabilities' entitlements Economic generate' (1983: 754). Economic development is a process of expanding people's capabilities and derivatively economic development can also be viewed in terms of an expansion of entitlements. Entitlements are the alternative bundles of commodities a person can command within society and also through using their full rights and opportunities. Overall entitlement is influenced by ownership or 'endowment' and exchange possibilities ('exchange entitlement'). Ownership of or access to factors of production, such as land if you are a farmer, or education and training if labour is the chief factor you own, will thus impact on your overall level of entitlement. For most people the income they earn through selling their labour, or the utilization of their entrepreneurial talents, and the prices of the commodities they wish to buy (the latter being related to 'exchange entitlement' will determine their entitlements. Usually the entitlements of women are much less than that of men.

3.2.2 In 1992 President Clinton said "We need to create a small-business entrepreneurial economy in every underclass urban and rural area in the country through the use of banks like the South Shore Bank, which played a major role
in revitalizing the South Side of Chicago. South Shore Bank's Good Faith Fund was based on the work of Muhammad Yunus at the Grameen Bank. . . I think Muhammad Yunus should be given a Nobel Prize. "

This recognition must now be strengthened with explicit strategies in each APEC country to foster appropriate women focused lending to support and build micro enterprises, with these being thought through along community centered lines.

Micro enterprise and the third-world approach to poverty offer a stunning challenge to the U.S. They tell that there is need to do a much better job of harnessing the energies of the poor. Not only are their energies a tremendous and underutilized resource, but an approach based on those energies is socially healthy" (Rhyne 1992). Furthermore, support for the development of micro enterprises, will be a double positive. It will not only reduce the need for dependence on safety nets but also strengthen the entitlements and capabilities of women.

3.3 Women Entrepreneurship In India:

The Indian society is still having the deep traces of traditional and cultural beliefs. Women in India since ages are confined to household activities; marriage is the only career for most of the women. It is very rare that they enter professions like business and engineering. But most of them even today prefer to confine their activities to areas like teaching, office work, nursing and baby care, medicine etc. The growing awareness among women in India about the profitability of entrepreneurship is seen only after the post-independence period and the profile of Indian women has undergone perceptible change. It is seen that more women are found in professional and technical schools and colleges. There is increase in the composition of the women working force in the service sector. The number of women in non-agricultural professions is increasing, as
there is growth in women's education. Excellence in women education is a recent phenomenon noticed in the Indian society and now academic excellences are no longer the prerogatives of men. Commercialization and modernization of the economy was another reason to gradually eliminate many avenues of employment to women in agriculture and industries and therefore it is necessary for them to find alternative ways to supplement their family requirement. Increase in the standard of living in urban areas and growth in female literacy rate of women, many are emerging as entrepreneurs, to support the family requirement.

According to Kamala Singh, with the spread of education and new awareness, women entrepreneurs are spreading their wings to higher levels of 3-E's (Engineering, Electronics and Energy). A comprehensive study (Anonymous, 1988) of businesswomen in the capital and its outskirts showed that 40 percent of the entrepreneurs have non-technical as far as their own qualification goes. Businesses such as electronics, engineering, chemicals, auto parts and microphones etc are some of the areas where women are showing interest mainly due to increase in technical education and awareness of their individual abilities.

Few economists are interpreting that the rate of economic growth of a country is determined by the growth of high-level manpower such as entrepreneurship and not merely by the growth of capital. Growth of women entrepreneurship would be supplementary and complementary for women in particular and country in general.

According to the remarks of Nafziger, entrepreneurship and other high level human skills are key variables which link the socio-cultural milieu with the rate of economic development. Entrepreneurship plays a critical role in the growth of our country, which has, abundant of natural and human reserved resources. Besides being the vehicle of industrial development, solve problems like entrepreneurship can acute unemployment, 'concentration of wealth in few selected hands, imbalanced regional development, increasing wastage of youth
vigour in destructive activities, etc. Human skills include both of men and women. If they are properly channelised into constructive economic activities, the overall economic development is possible.

Out of the total urban population, women constitute about 47 per cent, but when it comes to their participation in the economy of the country, the picture is rather dismal. It is as low as 7.18 per cent during the decade ended 1971, though it improved by 8.31 per cent and 9.74 per cent in the subsequent decades. As against this, the work participation rate was 48.88 per cent, 49.06 per cent and 48.95 per cent respectively. Though many agencies, both Govt and Non-Govt, are coming forward to promote entrepreneurship among women, the results have been not commensurate with the efforts. The average annual growth of enterprises started by women has gone up from 1.58 per cent during 1971-1980 to 5.19 per cent during 1981-1990 and 9.65 per cent during the early part of this decade (between 1991 to 1995). Women have been increasingly coming forward as wage earners in the last two decades, but employment generation has failed to keep pace with the demand.

As per the 1981 Census:

- Women constitute 47.47% of the total population.
- The women work force constitutes only 28% of the female population.
- Out of the total number of self-employed person, women account for only 5.2%.

The majority of the self-employed women are engaged in unorganized sectors like agriculture, handicrafts, handlooms and cottage-based industries.

The figures relating to 1988-89 reveal that there are 1,53,260 women entrepreneurs out of the total 1.7 million entrepreneurs in India, which is 9.01%. This is almost the double the percentage when compared to 1981.
The figures of 1988-89 indicate that only 12.4% of the total self-employed women were in the organized sector. According to a study conducted during 1987 for 1.6 million SSI units, the proportion of women entrepreneurs was only 6.7 percent.

In India there is a growing awareness of the need for women entrepreneurs in the Nation's development, hence after 1980 policy makers are giving more emphasis in preparing certain plans and programmes.

In Sixth Five-Year Plan 1980-85, for the first time, introduced a special chapter on "Women and Development" for the first time since the inception of Five Year Plans in 1951. The Plan emphasised specifically on general as well as special programmes for the promotion of social welfare and entrepreneurial development uplift by providing to women more opportunities through self-employment.

In the Seventh Five-Year Plan, a special Chapter on Women's Development has been included and it details the plan of action for "Integration of Women in Development".

The Eighth Five-Year Plan has given emphasis to the development of small-scale sector. The number of small-scale units in 1992 were 1.7 million and in 1995-96 have increased to 2.7 million. It was estimated that the small-scale entrepreneurs would increase by 9% by the end of 1997. If this trend continues, the total small-scale units owned by women may increase by 22% by year 2001.

New policy initiatives- During the Eighth Plan period, the Govt of India has taken some initiatives through the Department of Small Industries. For the first time, separate policy measures for the growth and development of village and small-scale industries was announced during August 1991. These policy measures have spelt out clearly many issues related to HRD for SSI sector including Entrepreneurship Development. They are specified in brief as follows:
1. Govt will continue to support first generation entrepreneurs through training, large number of EDP trainers and motivators will be trained,

2. **Topics on EDP would be integrated into the curricula of vocational and other degree level courses,**

3. Women entrepreneurs will receive support through special training programmes.

The point introduced towards the following was implementation of programmes for promoting women entrepreneurship

Promoting entrepreneurship amongst women, weaker sections of the society organizing special skill related and process oriented EDPs, which are relevant to micro and tiny enterprises.

It is difficult to ascertain the exact number of small-scale units because many units run by women are not registered. This is also a common factor in case of men owned small enterprises.

During Ninth Five Year Plan, Government of Maharashtra has announced a New Industrial Policy 1996 and Package of Incentives and Concessions 1996-2001, to accelerate industrial development in Maharashtra. Provision of Guidance Cells by DICs, educating rural women in non-farm activities, imparting training under self-employment schemes etc. It has also made provisions for the first generation women entrepreneurs to provide "incubator" right from commencement of project programmes to implementation of commercial industrial production.

**The Industrial Policy Resolution of 1991** has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The Resolution further adds that the object of the course is to increase the
representation of women in the field of small industry development and to enhance their economic and social status. The policy has a strategy for the holistic development of women. It is with a purpose to develop their overall personality and at the same time to uplift their economic and social conditions.

**Impact of New Economic Policy 1991 on Small and Tiny Enterprises:**

On 6th August 1991, Govt of India for the first time announced a separate policy for small and tiny sector. Debate on the impact of New Economic Policy (NEP) on large-scale sector has generated a high degree of interest among academicians, entrepreneurs, planners and policy makers. A study was conducted in three states, namely Gujarat, Karnataka and Orissa, it covered high, middle and low levels of industrial development. Ahmadabad in Gujarat, Bangalore in Karnataka and Cuttak in Orissa were selected for the field study.

The sample consisted of 61 percent from small-scale, 39 percent from tiny-sector. Following are some of the findings:

1. Incidence of partnership form of organisation was relatively more in Ahmadabad (45%), while private limited and proprietary forms were predominant in Bangalore and Cuttak (50% & 40%) respectively. Unique finding was that not even a single unit has gone public enterprise so far in all the centers put together. While 29 percent of the enterprises manufactured products reserved for exclusive production in small-sectors.

2. About 84 percent of the sample entrepreneurs had either professional or technical education, or graduation and above. About 83 percent of the entrepreneurs were the first generation entrepreneurs. This was due to the general widening of educated entrepreneurship. About two-third of the sample entrepreneurs were young (below 45 years). Only 40 percent of the employers in Bangalore belonged to this age group, which may imply that work experience
has been a strong factor influencing the establishment of owner-managed enterprises in this part of the country.

3. Very high proportions i.e. 87 percent of the respondents were very well aware of the policy shifts. It indicates that high proportion of awareness would ensure reliable perception on policy reforms.

4. About 49 percent entrepreneurs explored multiple sources for gathering information. As many as 63 percent entrepreneurs collected information from industry associations in Cuttack, while in Ahamadabad and Bangalore they were only 8 percent and 20 percent respectively. This would show backwardness of Orissa even in terms of news media.

5. The survey revealed that small and tiny entrepreneurs encounter several felt increasing problems 78 percent respondents say competition as a major problem, while 42 percent felt capital availability, 35 percent marketing, 32 percent infrastructure, 24 percent felt bureaucratic hassles and 23 percent labour related problems.

The study indicates that the positive impact of the NEP has started showing. Entrepreneurs have become more quality conscious, have started looking for technological upgradation and have started investing in HRD, in how so ever a small way it may be. All these indicate that small scale sector in India has come of age and is gearing up to face the competition with full vigour.

Comments by the researcher- The above study has considered women entrepreneurs in metro cities, which cannot reveal the exact picture of their positions in other parts of the State. It would be better if the study would have also included the factors responsible for the non-competitiveness of women entrepreneurs from big firms.
3.3.1 Can we differentiate entrepreneurship on the basis of sex?

The capabilities and environment with which men and women operate are completely different. Moreover women have a few problems in pursuing entrepreneurship which their men counterparts do not. If we really want to promote entrepreneurship among women we have to necessarily differentiate entrepreneurship on the basis of sex.

A woman entrepreneur has five functions to perform just like any male entrepreneur. They are

1. Exploring the prospects of starting new enterprises,
2. Undertaking risks and handling economic and non-economic uncertainties,
3. Introduction of new innovations or imitation of successful ones in existence,
4. Co-ordination, administration and control, and
5. Supervision and providing leadership in all aspects of the business.

These functions are not always of equal importance. Risk taking and innovation are paramount for establishing or diversifying an enterprise. Co-ordination and supervision become increasingly important in improving the efficiency in the operation of the undertaking. Generally it is found that the same lady performs all these functions.

The women entrepreneurs are generally seen to undertake three types of industrial enterprises:

1. Operate purely as a sub-contractor on raw materials provided by the customer.
2. Manufacture items that are usually used by large-scale units.
3. Manufacture of consumer products, which are directly sold in the market;

The first two types of enterprises are known as ancillary industries. However, women entrepreneurs seem to prefer more the production of those goods, which have potential for selling directly in the market. This is specially
so in a country like India where the women entrepreneurs in the small scale sector deal in the production of consumer durable and non durable which are sold directly in the market.

In India there is no clear data about the number of women entrepreneurs in our country. The number of women entrepreneurs is few and far between in India. But there is a growing awareness of the importance of women entrepreneurs in the nation's development. Women entrepreneurs, who have set-up units manufacturing solar cookers in Gujarat, small foundries in Maharashtra and T.V. Capacitors in Orissa have shown that given the training and the opportunities, they can excel their counterparts. So today the modern Indian women entrepreneurs are determined to prove that no field is unapproachable to them if adequate facilities and training are made available.

Surveys have found that literacy among women is very low in India. Due to the lack of education, many women are unaware of the latest technological developments and market trends. This creates further problems in the setting up and running of business enterprises. Studies have revealed that uneducated women do not have the knowledge of measurement as well as basic accounting. They have their own system of accounting which may be sufficient to run a petty business, but certainly not a business enterprise.

There is a **psychological problem particularly associated with women entrepreneurs.** The most important pre-requisites for success in entrepreneurship are need for achievement, independence, and autonomy. But in India the common Indian woman is happy to bask in the glory of her parents, husbands, children, etc. They have preconceived notions about their role in life and this inhibits achievement and independence. In the absence of the required urge to achieve, very few women succeed as entrepreneurs.
The study was based on the women entrepreneurs registered with the District Industries Centres (DICs) of ten sample districts in Tamilnadu during the year 1994. Though the records of the DICs suggested that about 1000 women registered themselves as entrepreneurs, in reality the genuine women entrepreneurs were only about 450. The rest were either ghost entrepreneurs or those who do not know how their names found a place in the government records. The ghost entrepreneurs are those who lend their names to the business which is actually run by somebody else. In this case a majority of women enterprises were actually run by their father or husbands.

There were a few women who registered with DICs only for the purpose of getting telephone connection on a preferential basis. (Telephone connection is given on a preferential basis for registered SSI units. If you need a telephone connection urgently and you are already employed, you register a SSI unit in your wife's name so that you get the telephone connection immediately.)

There were a few women who did not know how their names found a place in the DIC records. This suggests that organised gangs were registering SSI units in the names of unknowns; avail financial assistance from banks and government only to get away with the money. Similar such startling findings are revealed in the research work.

Comments by the researcher- The lacunas in the maintenance of the register of women entrepreneurs can be considered as a major finding. The ghost entrepreneurs and women entrepreners registering as 551 units to speed up the telephone connections is interesting.

3.4 Studies on Women Entrepreneurship in India.

A number of educational institutions have included entrepreneurship and its development in the curriculum of higher education to make the younger generation aware about the importance of 'entrepreneurship' and
'entrepreneurship and economic development'. The Ministry of Human Resource Development, Govt of India, is giving due importance to develop human resources through schools and colleges. In Maharashtra very recently EDP is one of the optional subjects introduced for pursuing Commerce graduation, the efforts are made to teach the students about the entrepreneurial traits, EDPs, project identification and project reports, SSIs, incentives and assistance, etc. Unless efforts are made to expose the student community to the practical field, very less impact will be there in motivating the younger generation to take up self-employment. The studies have focused on emergence and development of entrepreneurship in general but very recently few studies on women entrepreneurship is carried.

The following secondary information is collected regarding the studies carried on women entrepreneurship and its development in different parts of the country.

3.4.1 Study of Women Entrepreneurs in Urban India.

A study by the Town and Country Planning Organisation (TPCO) under the Ministry of Urban Affairs and Employment has shown that self-employment was the most dominant motive for a woman to set up an enterprise. The survey conducted by TPCO covered 183 women's enterprises in India, has revealed that they generated more jobs than those run by men. For every Rs 1.00 lakh fixed investment they created employment for six persons as against the average of four against the general category of small scale industrial units.

The study also revealed that the average employment in the enterprises run by women were nine, more than the per unit average employment of 6.3 persons in SSI units. The highest employment was found in Andra Pradesh (23 per unit), and the lowest in Jammu and Kashmir (2 per unit).

Among the enterprises surveyed, they engaged a larger number of skilled than unskilled workers; the percentage variation was found to be 46.23 per cent
and 28.85 per cent (the rest being managerial, administrative and other staff). What is also interesting is that they employed more men than women. The highest percentage of male employees was found in Maharashtra (79.89 per cent), followed by Tamil Nadu (72.2 per cent). Kerala had the lowest (6.38 per cent).

The study also revealed various problems encountered by women desiring to set up their own enterprises. Most of them have low investment and involved low technology. Most of the units set up by women were tiny ones, with the average fixed investment working out to Rs 1.69 lakhs and the working capital to Rs 0.68 lakhs. This could be to easy access to financial assistance. The study has indeed found that the enterprises had, on an average, raised 56.6 per cent of the finance from their own sources, with the loan component being 32.16 per cent, the subsidy element 5.85 per cent and money taken from friends and relatives 2.72 per cent. Another finding was 90 per cent of the raw material required was locally purchased and only 10 per cent depended on the outside sources. 90 per cent of the units depended on road transport, while seven per cent on railways. They generally preferred to set up their units near their houses and not even to industrial estates who offered more advantages. That is they were more conscious and particular about working convenience than other amenities. Nearly 50 per cent of the units were set at their residences, while 17 per cent were located in industrial estates. Only in Maharashtra, most of the units were set up in industrial estates.

Out of 183 respondents, 105 were in favour of setting up of an industrial estate exclusively for women. In Delhi out of 32 women 25 were not in favour of the idea. They preferred priority allotment in general estates. Another interesting finding of the study revealed that women entrepreneurs seemed to prefer pucca structures for their ventures perhaps for safety reasons. Most of them depended on middlemen to market their products. Almost half of them selling through wholesalers, 61 through retailers and only seven were found supplying to Govt agencies.
Comments by the researcher- It is pleasing to note that employment created by women are more than men in business. TPCO should take up many research activities and women related to women more entrepreneurship. If the work is factual, such agencies can really contribute towards policy making.

According to Dr. Lalitha Rani who studied 100 enterprises run by Women Entrepreneurs in Andra pradesh, in Vishakhapatnam, finds that out of 100 enterprises, 40 had capital less than 1 to 2 lakhs or even less than that, 39 women gave leisure time on hand as compelling reason for starting the enterprise, and 31 named previous association and inherited business as influencing factor.

3.4.2 "Women Entrepreneurship Development and Prime Minister Rojagar Yojana."

Study on the socio-economic background of women entrepreneurs under PMRY schemes in Revenue Division of Kavali. The following study was conducted for the period 1992-94 to 1996-97 for 70 women entrepreneurs at Kavali revenue division. Out of total 282 beneficiaries, 70 women beneficiaries were selected on random basis to find out the family and socio-economic background, age-wise distribution, educational status, and motivational factors responsible for selection of trade.

Comments by the researcher- Based on the findings of the study, if suitable suggestions were included it would enrich the study.

3.4.3 Emerging of Small Women Entrepreneurs-cum Managers in India : A Case Study

An empirical study revealed that women entrepreneurs in India engaged in wide variety of non-traditional activities are well equipped with education and experience are highly motivated to do their business so as to gain enhanced
economic and social status. This is indicative of healthy foundation of small business enterprises with high growth prospects. Given suitable and timely infrastructural support by the Govt and its various agencies, small-scale women entrepreneurs can contribute significantly to the enlistment of India's economy.

3.4.4 'Socio Economic Background of Women Entrepreneurs- A case study of Andra Pradesh'

Survey of 125 women entrepreneurs in Andra Pradesh was interviewed, on purposive sample basis. Out of 125 units, 44 per cent were in food processing industry, 32 in garments and textile business, 15 handicrafts and 24 of technical nature. All the industries were in tiny and small-scale sectors.

The findings were as below:

- First generation entrepreneurs were not very successful. Units started before marriages were not successful. 90 per cent success rate was amongst women who were married,
- Units promoted by technically educated showed high rate of success. 80 per cent success rate with women who were graduates,
- Women in businesses such as fabrics, home products and other allied businesses were also successful,
- Urge for status and experience in the same line are two important factors for the success of the units,
- Loans, interest subsidies and marketing facilities offered by the institutions are inadequate,
- Sixty per cent of women succeeded, who had contacts with Govt. agencies and financial institutions,
- The success rate of women who hailed from business family were up to 38.4 per cent and
- Fifty two per cent of women who established businesses invested less than Rs.5 lakhs.
Comments by the researcher- The study has failed to reveal the reasons for the failure of business units run by women before their marriage. It would be better if the study had included socio-economic background of women entrepreneurs and their influence on the failure of the units,

3.4.5 'Women Entrepreneurship in Orissa'- A case study of Dhenkanal district.

A study of 37 SSI units of women entrepreneurs in Dhenkanal district was conducted during 1992 to 1997, to evaluate the economic performance of industries established by women entrepreneurs and to investigate to what extent they have contributed towards the promotion of SSIs in the economic development of the region.

The major findings were
1) Marketing is one of the major problems among the 55I units. Most of them lack proper marketing surveys before introducing the units, which ultimately lead to sickness,
2) Entrepreneurial skill is badly lacking in most of the industrial units. Lack of technical education has robbed away the spirit to withstand odds and vicissitudes
3) Financial agencies claim that, liberal financial package available to entrepreneurs is sufficient for growth and development of their earnings. In reality the situation on collateral securities is quite different. So the debt equity ratio is more on viable units, which should not be expected.

3.4.6 “Women Entrepreneurship in Assam, Problems and the Role of Promoting Organisations”.

Umen Datta has located the following problems in his studies about the women entrepreneurs in Assam State
1) Less of entrepreneurial culture is seen among women in Assam. Except agriculture people coming from outside the state dominate all other sectors in the state,

2) Big industrialists of the country have captured the whole market and it is very difficult for women entrepreneurs to compete because they have no experience. Govt. protection is essential but it is impossible in free market situation,

3) Since women do not possess any property in their name, funding agencies (Govt) show lukewarm attitude in financing women entrepreneurs. They have to depend on family members or kin group for collateral securities,

4) For marketing the products, women entrepreneurs have to depend upon middlemen who exploit.

5) Development Corporation provides marketing and tendering of 15 broad categories of manufactured products of SSI units, no separate provision is made for products manufactured by women entrepreneurs, (5). Women entrepreneurs lack in adequate knowledge of perfect organizational set up, because of which they have to face competition from organized industries,

6) Women entrepreneurs face the shortage of raw materials, high cost of production, lack of working capital finance and other social constraints and

7) Regarding role of promoting agencies, DICs in Assam provide only initial training and registration of units. But for other requirements such as finance, marketing guidance, managerial skills they have to approach them.

Comments by the researcher- If the study had also concentrated on trainer-trainee relationship and criteria for selection of trainees i.e. prospective women entrepreneurs it would through more light.
3.4.7 'Constraints Analysis of Women Entrepreneurs'

A case study of 40 women entrepreneurs in Haldwani and Pantnagar cities of Uttar Pradesh was conducted to ascertain the motivating factors, constraints and entrepreneurial traits of women entrepreneurs.

Following are the findings of the study:

1) 37.5 per cent of women suffered from lack of technical know-how, 30 per cent faced excess work responsibility, 17.5 per cent of them were not having the knowledge about various institutions and Govt. programmes, 12.5 per cent faced unfavourable family attitude and 2.5 per cent had lack of confidence on their own abilities.

2) The women were poor risk-takers and their orientation to credit was inadequate,

3) Knowledge constraints were very common, most of them were unaware of organizations working for women entrepreneurs, knowledge of legal aspects and information of financial institutions was poor,

4) Limited working capital and lack of economic credibility and

5) Among socio-psychological constraints, dual responsibilities i.e. both family and enterprise, lack of motivation from family and society, less social contact and conferment to home are major ones.

3.4.7 Women Traders in Manipur:

A case study of 50 women traders of Khwairamband Bazar to identify the various commodities traded by women entrepreneurs, to determine major age group which participate in market trade, to identify their literacy rate, to study the percentage of women who depend on short loan for their capital and to ascertain their contribution in the economy of the State.
3.4.8 **Ima Kaithal - Woman Dominated Market of Manipur (G.P. Presain):**

One might have seen many women establishing business and successfully managing them. But to see a market completely controlled by women one has to visit Imphal the capital city of Manipur. 'Ima Kaithal' is a market completely dominated by women traders, the biggest market in Asia provided by women.

These women belong to the tribal community called Mithai. These are not only supporting their families financially but also responsible from their great contribution towards the economy of the state. From needle to good ornaments women trade all types of goods in this market. These traders range between the age group of 18 to 80 years. Even today at Ima Kaithal old measuring units are used to trade the goods. Barter too is followed. This market has given a different status to these tribal women and through out India; they have gained popularity for their adventures, daringness and marketing skills.

*Comments by the researcher-* The above studies on women entrepreneurship regarding Ima Kaithal and women traders of Manipur has disclosed the role of tribal women in marketing of goods and their contribution towards the economy and their families is worth mentioning. It is altogether a different type of study conducted by Sumitra.

3.5 **STUDIES RELATED TO ENTREPRENEURSHIP:**

*James J. Berna (1960)* studied fifty manufacturing firms in and around Madras city and Coimbatore. He studied the entrepreneurs' background and origins. He finds that entrepreneurs were from varied socio economic background. He concluded that the medium size manufacturing firms have mostly grown from small scale units and medium size enterprises are neglected by Government as it is concentrating on development of small scale industries. He feels that if entrepreneurs are provided some help in techniques of production and management then their performance could be improved. He further states
that medium scale enterprises should receive intensive help since such enterprises have already demonstrated their capacity to grow and their capability to speed-up industrialisation. Bema finds that economic factors are more important than the sociological factors in explaining entrepreneurial activity.

According to Tandon (1975) rate of entrepreneurial change is a function of human factor and one can bring about a change in the effectiveness of an enterprise by improving the human factor.

RA. Sharma (1980) noticed two streams in entrepreneurial growth. In the familiar spheres the entrepreneurship was dispersed among various communities and in other spheres it was thinly spread among socially well known communities.

The factors which induce the new and small entrepreneurial class are strong desire to do something independent in life, technical knowledge and/or manufacturing experience, financial assistance from institutional sources, business experience in the same or related lines, accommodation in industrial estates and heavy demand.

Dr. Manohar U. Deshpande (1984) while studying 90 SSI units in Marathwada region of Maharashtra State has attempted to analyse the growth and development of entrepreneurship in Marathwada in the light of the Governmental efforts. He observed that backwardness of Marathwada region was mainly due to the absence of right type of entrepreneurs in the region. He indicates that emergence of entrepreneurship is not strictly a psychological or socio-psychological phenomenon but it is also conditioned by political milieu and the administrative system and the commitment to economic development. He further pointed out by Governmental incentives like central subsidy, development of industrial areas and the development of infrastructure have initiated and accelerated process of industrialisation, and encouraged some
people to take up entrepreneurship. He evaluated the socio-economic origins of entrepreneurs and problems faced by them at various stages. The study revealed that most of the entrepreneurs have emerged from the upper castes and also from those who had better socio-economic positions in the society. The industrial entrepreneurship was a result of collective ambitions and aspirations of the family. The entrepreneurship in this region was found to be imitative rather than innovative. The study revealed that caste, family occupation and father's occupational status are important factors for entry into the business of manufacturing.

**N. Gangadhar Rao's study (1986)** aimed at evaluating the impact of the programme of industrial estates on the emergence of entrepreneurship and growth of small units in coastal Andhra. According to him, educational and income levels are important factors in motivating entrepreneurs. Among all, money making is the major ambition of entrepreneurs.

**Bhanushali (1987)** studied 125 small scale engineering units in the Kolhapur district of Maharashtra. He revealed that caste, education and parental occupation had greater impact on attaining higher degree of entrepreneurial success. **BEV Narasimha Murthy (1989)** studied 162 entrepreneurs from Anakapalle and 172 entrepreneurs from Gudivada - two small towns in Andhra Pradesh, to identify socio-economic origins of entrepreneurs, to analyse occupational and geographical mobility of entrepreneurs through three generations, to evaluate the growth of the enterprises and to highlight their problems.

**Gupta R.A.F (1992)** studied 122 units of Alwar District in Rajasthan. He analysed the circumstances, which have hindered the emergence of widespread entrepreneurship in Rajasthan and attempted to identify the environmental factors, which had an adverse impact on the emergence of entrepreneurship in Rajasthan.
3.6 STUDIES RELATED TO WOMEN ENTREPRENEURSHIP:

Robert D. Hisrich, Marie O'Brien (1982) report the results of a study of women entrepreneurs in terms of their reflection of the type of business. The results of this study indicate that woman entrepreneurs exhibit some different characteristics. They are more educated and older than both the general populace and the results of previous studies. In addition, they had very supportive parents and husbands. While the women exhibited strong entrepreneurial drive early in their life, which they attributed to their parents, they appeared to have a stronger bond to their father. Women in the non-traditional industries tended to be slightly better educated, older and had more parents who were business owners than those in the retail and wholesale industries i.e. in traditional business areas.

Norman R. Smith, Gary McCain, Audrey Wan (1982) studied 76 women entrepreneurs in the San Francisco utilising a mail questionnaire. The behaviour and attitudes of the entrepreneurs are analysed utilising a scale developed to evaluate entrepreneurial types. Two patterns, crafts-oriented and the opportunistic entrepreneur, represent extreme types of a range, which were found to be related to the manner in which they operate their firms. The crafts-oriented is rigid and the opportunistic is adaptable. The women entrepreneurs are compared to a previous study of male entrepreneurs and are found to differ in behaviour and attitudes with a clear tendency to be more opportunistic.

K. Murali Manohar (1983) highlights the problems of women in the unorganised sector. Besides examining the general socio-economic status of Indian women, the study includes an analysis of the socio-economic conditions of six categories of women workers in unorganised sector i.e. servant maids, sanitary women workers, women construction workers, beedi workers, women petty traders and tribal migrant women.
Hisch and Brush (1986) interviewed 186 women entrepreneurs from United States and collected data regarding demographic information, motivations for beginning the business venture, management skills, personality traits, and business problems. The majority of women entrepreneurs are first born children from a middle or upper middle class family in which the father was self-employed.

Nearly 70% of all women entrepreneurs have college education. Their parents, particularly their fathers, and their spouses are also well educated. The study maintains that women entrepreneurs tend to be more interested in self-fulfillment than in money and power.

Medha Dubhashi Vinze (1987) studied the impact of women's international decade on development of women entrepreneurship in Delhi. She interviewed 50 sample respondents and highlighted basic issues, problems, and constraints in regard to prospects of women entrepreneurs of Delhi in a theoretical perspective and in the context of administrative and institutional developments and policy formulations during 1975-85. This study points out that lack of confidence in own ability, social pressure, attitude of doubting women's capability, and restricting their freedom of movement are the main hurdles in the development of women entrepreneurship. Vinze has evolved measures to find out the effectiveness and efficiency of various services being offered to women entrepreneurs by Governmental and voluntary agencies. She has chalked out a future strategy for development of women entrepreneurship.

Elen A. Fagenson, Eric C. Marcus (1991) interviewed women from New York, Connecticut, New Jersey, and Pennsylvania. This study examined women's perceptions of the sex-role stereotypic characteristics of the successful entrepreneur. Women in female-headed companies gave greater weight to feminine attributes than women who worked in companies headed by men. However, both groups assigned more weight to masculine attributes in the profile of the successful entrepreneur.
Shanta Kohli Chandra (1991) reviewed the impact of efforts in regard to the development of women entrepreneurship has helped the women in their efforts. In order to carry out in-depth study of the various problems faced by women entrepreneurs, a micro study of women entrepreneurs was carried out in Delhi.

She observed that marital status or family bindings in majority of cases did not interfere significantly in continuing with the enterprise.

According to Chandra, effective and adequate legislation for social facilities, health provisions, maternity and social security benefits would enhance the process of women's involvement in the development process of the country.

Nelson's study (1991) revealed that majority of the women had encountered sex-bias while establishing and developing their business. Household responsibility played a significant role in the choice of economic activity among women. Women depended on their business to maintain their homes and support their families. They were concentrated in businesses, which required the least capital outlay. The respondents felt the need for specialised training.

N. Hans (1992) mentions that women labour constituted 36 percent of total labour force in 1986. Majority of women labour were found in agricultural sector while no discrimination existed women did not enter areas considered as male work. The Filippino Development Plan for women looks at what should be done in various economic sectors such as agriculture, industry and trade, environmental and natural resources, industrial relations and services. It is emphasised that there should be co-ordination between Governmental agencies and NGOs. To facilitate entry of women into non-traditional sectors, projects have been undertaken.
*Carter and Cannon* (1991) surveyed women entrepreneurs in Great Britain and found that majority of the women entrepreneurs selected traditional businesses. Only a minority had participated in non-traditional sectors.

Regardless of their educational and career backgrounds, all had experienced problems in starting and running enterprises. Many of those were operational problems, which affect male business owners as well as female. The desire for independence was reported to be the main reason for being in business.

*Kamla Singh* (1992) conducted the study in a system perspective (including self, socio-psycho, resource and support systems). She explored the institutions and agencies extending financial support, technical training and guidance to women entrepreneurs and constraints encountered at institutional and entrepreneurial levels.

*Candida G. Brush* (1992) reviews empirical research studies on women business owners and their ventures, classifies the studies in a framework and summarises trends emerging from this research.

The discussion concludes that women business owners are similar to males across some basic demographic factors, problems, and business characteristics, but they differ widely from male business owners across individual dimensions related to education, work experience, skills, approach to venture creation/acquisition, business goals, problem and performance. It is suggested that the major reason for these differences is that women conceive of their businesses differently than men which in turn leads to different approaches and outcomes for performance,
Dr. Paramjeet Kaur Dhillon (1991) worked on motives and characteristics of successful women entrepreneurs. The results show that the majority of women entrepreneurs sampled are in the age range 35-40 years (22.5%), have an educational background of graduation (33.5%), are married (72.5%), have established their enterprises only 2-6 years ago (42.5%), were between 35-40 years of age when they set-up their enterprises (50%), and belong to the first generation of entrepreneurs (67.5%). The findings indicate that for women entrepreneurs there are varied motives for establishing an enterprise, the most dominant motives are fulfillment of ambition' (27.5%) and pursuit of own interest' (27.5%), women entrepreneurs feel that the most important factor for success as an entrepreneur is 'commitment to work'. This study also examined the personality pattern, level of anxiety, stress, reactions to frustration, coping strategies and background variables of women entrepreneurs. Some cases of effective entrepreneurs and a brief account of major organisations in the service of entrepreneurs their objectives and function is also provided by Dhillon.

Peter Rosa, Daphne Hamilton, Sara Carter and Helen Burns (1993) conducted a quantitative survey of 300 female and 300 male business proprietors. The survey was supplemented with thirty qualitative interviews of spouses of proprietors of both sexes, The results show that gender can have a significant impact on experience of ownership and management in small business. In terms of entrepreneurial performance, male business owners do better as a group than female owners.

Nevertheless, differences are quantitative rather than qualitative. Spouses of both sexes contribute significantly to their spouse's business success, sometimes critically by providing a stable income to underpin their partner's business.
Dr. D. Lalitha Ran (1996) in a study of 100 women entrepreneurs of Visakhapatnam presented an empirical report about the socio-economic background of women entrepreneurs, their motivational aspects, SWOT analysis, the degree of work-home role conflict and its effect on entrepreneurial performance, problems faced by women entrepreneurs, and suggested a framework for promotion of women entrepreneurship. She has used entrepreneurial economic success index (EESI) for assessing entrepreneurial success. She has suggested a single window approach for women entrepreneurship dealing with the following areas - project report preparation, technical know-how, allocation of sheds, approval of term loans, working capital loan sanctions, raw material allocation, training of employees, marketing assistance, obtaining subsidies etc. She has pointed out necessity of forming a women entrepreneurial association for giving support and free exchange of information.

A study (1988) conducted in Philippines by V. Chico Leon found the following, "The woman's role has undergone a significant metamorphosis from that of a generation ago. She is still expected to be a good mother and loving wife, but the socio-economic climate is no longer as effective a barrier any more (to a woman seeking occupation outside her home). The woman entrepreneur, however, still complains of her predicament in living in male dominated bastion and of always being compared negatively against a male counterpart. The feeling is that she is first seen as a woman and then as an entrepreneur. Several studies in the Asian context point out that the primary problem of a women entrepreneur is just that being a woman". (the findings are as relevant in India as in most of the developing Asia)

S.K. Matiur Rahman, M.K. Bhattacharjee and R.K. Lahirps (1998) have taken a review of women entrepreneurship movement in Bangladesh in their paper titled , Entrepreneurship Development and the Women Entrepreneurial Pilgrims of Bangladesh'. It is reported that women of
Bangladesh are not able to participate in the process of economic transformation, the social structure of the country offers no power of economic independence to women, therefore they are unable to become true entrepreneurs.

A brief account is given of the various programmes, the Government of Bangladesh is initiating for development of women entrepreneurship. It is suggested that development of cottage industries with the local resources would be the right solution. As far as organisation structure is concerned, group entrepreneurship is supposed to be the most suitable way so that the individual members of the concerned group can enjoy their economic interest through active participation with the help of supporting agencies.

Further it is hoped that with gradual changes in the attitude, behaviour and action of women entrepreneurs and a meaningful policy framework of government, there is bright future for women entrepreneurship in Bangladesh.

*Dr. R.J. Yadav* (1999) has presented a panoramic view of women entrepreneurship of Saurashtra region. He has conducted the study to know the role and performance of women entrepreneurship with respect to some selected units of Saurashtra region of the Gujarat State. He has studied socio-economic background of women entrepreneurs such as some important motivational factors, problems like financial, marketing, personnel, production etc. faced by women entrepreneurs and quality of their performance. He has suggested that awareness has to be created and information has to be made available about entrepreneurship development among women.

3.7 CONCLUSION:

Many research studies have been done on entrepreneurship but comparatively very little research has been done on women as entrepreneurs. The review of literature reveals that only a few in-depth studies of a limited nature are conducted in India. Research on women in business is mainly based on
qualitative data, usually involving personal interviews with women entrepreneurs. Sample size is generally less than 50

The review reveals that there is a wide scope for research and a need for more information on women entrepreneurs. So in this study an attempt is made to present a comprehensive picture development of women entrepreneurship in Kolhapur district by studying 200 women entrepreneurs. Interviews, informal discussions and observation techniques are used to get the needed data.

3.8 REFERENCES:

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