EXECUTIVE SUMMARY

The main objective of the study is to investigate and report the role played by Karnataka State promoted Non-financial institutions (NFIs) in Entrepreneurship Development. Further, the study also intends to make a detailed analysis of various services and assistance being provided to entrepreneurs. The data for the study are collected from the primary sources such as the Non-financial institutions of State Government, Central Government and industrial and trading houses, financial institutions etc., through personal interviews and administration of well-structured questionnaires. Totally 250 questionnaires were administered but only 220 questionnaires were received back and out of them 18 questionnaires were incomplete and hence, 202 questionnaires responded by the entrepreneurs who are the beneficiaries of the assistance from one or the other Non-financial institutions were processed and analyzed. The data are collected from such secondary sources as the published reports of non-financial institutions, reports of committees constituted by both the Central Government and the Government of Karnataka, proceedings of the workshops, seminars, conferences etc., relevant to the topic. The prominent research questions were: (1) How far are these institutions successful in attaining the objectives with which they were started? (2) How far have the entrepreneurs in Karnataka State discharged their entrepreneurial role in terms of performance? (3) What are the factors motivating the entrepreneurs in the study area? (4) What is the impact of caste, education and family background on entrepreneurial role? (5) What are the problems the
entrepreneurs have confronted? (6) What are the lacunae in the functioning of Non-Financial Institutions?

The research questions have been translated into five research objectives. In order to achieve the objectives, 5 hypotheses have been set for the study: (1) Karnataka state witnessed a lop sided development of Entrepreneurship. (2) South Karnataka continues to enjoy the position of a decision-making centre of Non-financial Institutions. (3) Desire to achieve something in life and the assistance & training provided by the Non-financial-institutions factors rather than compulsion and encouragement factor is motivating the entrepreneurs in the state. (4) Category, education, family background and changes introduced in units and dependence on NFIs have their own impact on the entrepreneurial performance. (5) Women entrepreneurs are playing dormant role in their units. All the hypotheses have been proven thereby accomplishing all the objectives set for the study. The entire treatise was well co-ordinated with seven chapters.

However, the study has successfully evaluated the role of Non-financial institutions in the development of entrepreneurship in Karnataka. They are playing a significant role in providing assistance for entrepreneurs in the state and marching towards occupying place of pride in the entrepreneurial or industrial map of the country. What is really needed is the commitment of the institutions to identify with the socialistic philosophy of the state, reflecting the needs and urges of the people, particularly in small sector. As institutions are venture-specific, there is need to create awareness among entrepreneurs through wide publicity in the
industrial circles. Of course, while playing their role, institutions are suffering from a few handicaps and loopholes. A few useful suggestions have been appended. If the suggestions made based on the study findings are implemented in good faith, it would go a long way in strengthening the entrepreneurial base in the state of Karnataka.