CHAPTER - 03

INSTITUTIONS SUPPORTING WOMEN ENTREPRENEURSHIP
3.1 INTRODUCTION

The lifeline of women entrepreneurship is the financial institutions. The long-term, medium-term and short-term funds are provided by financial institutions to women entrepreneurs through specially carved out schemes. Accordingly, commercial banks, Small Industries Development Bank of India, Karnataka State Finance Corporation, Life Insurance Corporation, Unit Trust of India, EXIM Bank and Dr. B.R. Ambedkar Development Corporation structures, schemes, policy proposals, procedure for obtaining loan are discussed initially. Further, there are established non-financial institutions which help out women entrepreneurs by way of technical, training, marketing, guidance, counseling, project report preparation, EDP, MDP and other supports. The institutions such as National Small Industries Corporation, Small Industries Development Organisation, Small Scale Industries Board, State Small Industries Development Corporation, Small Industries Service Institutes, District Industries Centre, Industrial Estates, Karnataka State Women Development Corporation, Karnataka State Small Industries Development Corporation and Khadi Village Industries Commission have been thoroughly amplified. Eventually
the associations and non-governmental organisations in women entrepreneurship are also covered. The associations covered are the Association of Women Entrepreneurs of Karnataka, Karnataka Small Scale Industries Association, National Alliance of Young Entrepreneurs and National Association of Women Entrepreneurs and Executives.

3.2 INSTITUTIONAL FINANCE TO WOMEN ENTREPRENEURS

In this sub-topic, the financial support provided by various institutions such as commercial banks, SIDBI, KSFC, LIC, UTI, EXIM Bank and Dr. B.R. Ambedkar Development Corporation are discussed:

3.2.1. COMMERCIAL BANKS

There are 20 commercial banks in Karnataka rendering effective services to women entrepreneurs. They provide short term and medium term loans. Many commercial banks have their own women cell to cater specifically to the needs of women entrepreneurs. They lend financial support, Management Development Programme (MDP) and sometimes sponsor in conducting exhibitions and fairs. The commercial banks in India operate on a huge scale connecting every nook and corner of the Nation. The number of branches of all the commercial banks

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1 Ramanjaneyalu, 1999, "perspective of women micro enterprises in Karnataka state", Major research project report, Bangalore University, sponsored by UGC, New Delhi
exceeds 3,00,000 branches. The SBI and its associates, Canara Bank, Corporation Bank, Syndicate Bank lends huge financial support under various schemes to the women entrepreneurs in Bangalore. The **Liberalized** Scheme caters to all the financial needs of SSI entrepreneurs, viz., term loan, cash credit for working capital, letters of credit, bank guarantees, packing credits for exports, etc. In addition to this, the Banks have special schemes for SSI units, Viz., Entrepreneur Scheme and Equity fund Scheme, where loans can be given at a very low/nil margin to technically qualified and experienced persons. The Equity Fund Schemes of the banks provide equity support to needy small-scale units by way of interest-free long-term loans, repayable over a period of 5 to 7 years after a moratorium of 5 to 7 years.

Entrepreneurial Development programmes conducted at the Bank’s cost provide entrepreneurial and managerial skills to those who have had no normal training of exposure to business.

In the services and small business sector, the Banks assist trading establishments: business enterprises providing services like laundries, tailoring, crèche, beauty parlor; manufacture of ready-made garments; transport operator; professional self-employed persons, viz., doctors, lawyers engineers, chartered accountants, etc. Entrepreneurs are also financed under Government sponsored schemes like IRDP, SEEU, SEPUP, etc., which are programmes for self-employment.
To make the assistance to women entrepreneurs more effective and to ensure a wide coverage, the State Bank of India has consolidated the above schemes under the recently introduced *Stree Shakti* Package. This involves a financial package aimed at reinforcing the Bank's efforts in the area of developing entrepreneurship among women. Concessions in respect to margin and rate of interest have been built into this package. 5 percent reductions in margin for all categories of advances and concession in the rate of interest varying from 0.5 per cent to 1.5 per cent are the two distinct benefits of 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 no formal training on exposure to business, thereby to put them on a sound footing. These programmes are free of cost. A beginning has already been made in this direction.

### 3.2.2. SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)²

Principal Development Financial Institution for Promotion, Financing and Development of Industries in the small-scale sector and coordinating the functions of other institutions engaged in similar activities.

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² [www.sidbi.com](http://www.sidbi.com)
**Provision of Charter**

SIDBI was established on April 2, 1990. The Charter establishing The Small Industries Development Bank of India Act, 1989 envisaged SIDBI to be "the principal financial institution for the promotion, financing and development of industry in the small scale sector and to co-ordinate the functions of the institutions engaged in the promotion and financing or developing industry in the small scale sector and for matters connected therewith or incidental thereto.

**Business Domain of SIDBI**

The business domain of SIDBI consists of small-scale industrial units, which contribute significantly to the national economy in terms of production, employment and exports. Small-scale industries are the industrial units in which the investment in plant and machinery does not exceed Rs.10 million. About 3.1 million such units, employing 17.2 million persons account for a share of 36 per cent of India's exports and 40 per cent of industrial manufacture. In addition, SIDBI's assistance flows to the transport, health care and tourism sectors and also to the professional and self-employed persons setting up small-sized professional ventures.

**SIDBI Among Top 30 Development Banks of the World**

SIDBI retained its position in the top 30 Development Banks of the World in the latest ranking of the Banker, London. As per the May
SIDBI is committed to developing a strong, vibrant and responsive small-scale sector. This commitment is to be achieved through a variety of means. Principal amongst them is finance. Alongside finance, SIDBI provides appropriate support in the form of promotional and developmental services. SIDBI has been built up as a financially sound, vibrant, forward looking and technically oriented institution and, it intends to sustain this orientation in future. SIDBI intends to provide quality services to its clients, devoid of any systemic and procedural difficulties.

**Operational Emphasis**

**SIDBI, in its operational strategy, emphasizes:**

- Enhancement in the flow of financial assistance to SSIs and
- Enhancement in the capabilities of SSIs at all levels with focus on adopting improved and modern technology.

**SIDBI's assistance now covers**

- Equity
- Term loan (domestic and foreign currency)
- Working capital
  - For inventory
  - For raw material
Through finance against bills receivables and for intangibles.

The purposes for which SIDBI's assistance is provided include new projects, expansion, diversification, technology upgradation, modernization, quality improvement, environmental management, marketing (domestic and international) and rehabilitation of sick SSIs.

Promotional Orientation

Besides financing, SIDBI provides developmental and support services to SSIs under its Promotional and Developmental (P&D) schemes. The focus of such assistance is to ensure:

- Enterprise Promotion
- Human Resource Development
- Technology Upgradation
- Environmental and quality management
- Information Dissemination and
- Market Promotion

The P&D initiatives of SIDBI have crystallized over the years and are now oriented to serve rural entrepreneurs and youth, particularly women through programmes to empower them and motivate them to undertake entrepreneurial ventures.
**Mandatory Objectives**

Four basic objectives are set out in the SIDBI Charter. They are:

- Financing
- Promotion
- Development
- Co-ordination for orderly growth of industry in the small-scale sector. The Charter has provided SIDBI considerable flexibility in adopting appropriate operational strategies to meet these objectives. The activities of SIDBI, as they have evolved over the period of time, now meet almost all the requirements of small scale industries which fall into a wide spectrum constituting modern and technologically superior units at one end and traditional units at the other.

**DEVELOPMENT OUTLOOK**

The major issues confronting SSIs are identified to be:

- Technology obsolescence
- Managerial inadequacies
- Delayed Payments
- Poor Quality
- Incidence of Sickness
- Lack of Appropriate Infrastructure and
- Lack of Marketing Network

There can be many more similar issues hindering the orderly growth of SSIs.
Over the years, SIDBI has put in place financing schemes either through its direct financing mechanism or through indirect assistance mechanism and special focus programmes under its P&D initiatives. In its approach, SIDBI has struck a good balance between financing and providing other support services.

**CO-ORDINATION AND UNDERSTANDING**

As an apex institution, SIDBI makes use of the network of the banks and state level financial institutions, which have retail outlets. SIDBI supplements the efforts of existing institutions through its direct assistance schemes to reach financial assistance to the ultimate borrowers in the small-scale sector. Refinancing, bills rediscounting, lines of credit and resource support mechanisms have evolved over the period of time to route SIDBI's assistance through the network of other retail institutions in the financial system.

Improved levels of co-ordination for development of the small scale sector is also achieved through a system of dialogue and obtaining feedback from the representatives of institutions of small scale industries who are on the list of SIDBI's National Advisory Committee and Regional Advisory Committees.

SIDBI has entered into Memoranda of Understanding with many banks, governmental agencies, international agencies, research & development institutions and industrial associations, to facilitate a coordinated approach in dealing with the issues for development of small-scale industries.
SIDBI's MOUs

- Banks-(18)
- Swiss Agency for Development and Co-operation,
- Small Industries Development Organisation,
- Auto Components Manufactures Association,
- Asia and Pacific Centre for Transfer of Technology,
- Council for Scientific and Industrial Research,
- United Nations Industrial Development Organisation,
- Confederation of Indian Industry,
- National Research Development Organisation,
- Government of India for channelising TREAD assistance,

Small Enterprise Assistance Funds (SEAF)
for setting up of SEAF India, SME Equity Fund and for other
Capacity-building initiatives for SMEs.

SHAREHOLDING

The entire issued capital of Rs.450 crore has been divided into 45 crore shares of Rs.10 each. Of the total Rs.450 crore subscribed by IDBI, while setting up of SIDBI, 19.21% has been retained by it and balance 80.79% has been transferred / divested in favour of banks / institutions / insurance companies owned and controlled by the Central Government.

MAHILA UDYAM NIDHI (MUN)

Purpose: To meet a gap in equity.

Eligible Borrowers

Women entrepreneurs who are setting up new projects in tiny / small-scale sector, and rehabilitation of viable sick SSI units are
eligible. Existing tiny and small scale industrial units & service enterprises [tiny enterprises would include all industrial units and service industries (except Road Transport Operators) satisfying the investment ceiling prescribed for tiny enterprises] undertaking expansion, modernization technology upgradation & diversification can also be considered.

NORMS

Scheme operated through SFCs / twin function SIDCs / Scheduled Commercial Banks / Select Urban Co-operative Banks.

Cost of Project - Not to exceed Rs.1 million

Soft Loan limit - 25% of cost of Project subject to a maximum of Rs.2,50,000 per project.

Service charges - 1% p.a. on soft loan

Marketing Fund for Women (MFW)

Objective

The assistance under the Fund, is available to women entrepreneurs and organisations involved in marketing of products manufactured by women entrepreneurs to increase their the output or sales, both in domestic and international markets.
Eligible Borrowers

- SSI units managed by women entrepreneurs.
- Marketing related service providers Organisations / units in the corporate / co-operative / NGO sectors which are providing support services like internet, trade related information, advertising, marketing research, warehousing, common testing centres, etc. to enterprises owned and managed by women.

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CONSORTIA

Organisations / Associations / Women Groups / Marketing Consortia that have an exclusive marketing mandate and have, as their vendor base, a wide range of small and tiny units owned and managed by women entrepreneurs.

While the terms and conditions for sanction of assistance would be flexible, they would essentially depend upon the soundness of the management, track record of performance and viability of future operations.
DEVELOPMENT ASSISTANCE

Besides providing financial assistance as mentioned above, SIDBI could also consider, on a selective basis, developmental assistance by way of soft loans/grants for organizing group activities and programmes such as trade fairs, exhibitions, buyer-seller meets, seminars, workshops, training programmes, etc. to promote marketing of products manufactured by women entrepreneurs.

3.2.3. KARNATAKA STATE FINANCIAL CORPORATION (KSFC)

The Government of Karnataka in March 1959 under the State Financial corporations Act 1951 for extending the financial assistance for setting up of tiny, small and medium scale industrial units in the state established Karnataka State Financial Corporation (KSFC). Since then it has been working as a regional industrial development bank of Karnataka. The loan sanctioned by KSFC as at 31st March 2001 amounted to Rs.6238 crores to 1,50,013 projects.

KSFC has a decentralized system of working. Term loan upto Rs.25.00 lakh are sanctioned at branch offices and loans over Rs.25.00 lakhs for corporate bodies and registered co-operative societies. Term loan upto a maximum of Rs.120.00 lakhs are sanctioned to proprietary, partnership and Joint Hindu family

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3 KSFC Printed Brochure.
KSFC gives term loans jointly with KSIIDC, commercial banks for projects upto Rs. 10.00 crores.

KSFC extends lease financial assistance and hire purchase assistance for acquisition of machinery/ equipment's/ transport vehicles. KSFC has a Merchant Banking department and is approved as a category I Merchant Banker by the Security Exchange Board of India (SEBI) and this department takes up the management of public issues, under writing of shares, preparation of project report, deferred payment guarantee, syndication of loans, bill discounting etc. The fund based activities like subscribing to the non-convertible debentures, factoring services etc.

KSFC gives preference to the projects, which are

(a) Promoted by technical entrepreneurs in the small-scale sector.

(b) Located in growth centres and developing areas of the state.

(c) Promoted by entrepreneurs belonging to scheduled caste and scheduled tribe, backward class entrepreneurs and other weaker sections of the society.

(d) Projects, which are having high employment potential.

(e) Capable of utilization of local resources.

(f) In tune with the declared national priorities.
ELIGIBLE CONCERNS FOR FINANCIAL ASSISTANCE

Assistance from KSFC is available to industrial concerns as defined under the State Financial Corporations Act 1951. According to the Act, industrial concerns are those engaged/to be engaged in manufacture, preservation and processing of goods, mining, power generation, transport, industrial estates, hotel industry, research and development of any product or process connected to industry, weigh bridge facilities, power laundries, Xerox/photo copying. Providing telex/telecommunication facilities, providing drilling rig facilities, mining equipments, hiring out of heavy material handling equipments, cranes, earth moving equipments and other similar equipments, hospitals/nursing homes, medical stores, computers, tourism related activities, construction of roads, tissue & floriculture, software development, software technology parks, black board vehicles, office construction, go down and warehouse construction, mobile canteens, commercial complexes, market related activities, training institutes, office automation etc.

AREA OF OPERATION

KSFC extends loans to industrial concerns established/to be established in the state of Karnataka. Industrial concerns having registered office outside the state of Karnataka can also avail financial assistance provided the place of business is in Karnataka.
and they agree to shift their registered office to the state of Karnataka.

**LOAN SCHEME**

KSFC has evolved loan schemes for extending financial assistance to industrial concerns promoted by rural artisans, weaker sections of the society, disabled entrepreneurs, ex-servicemen, women entrepreneurs etc. KSFC has also evolved loan schemes for extending financial assistance to hotel and tourism related industry, industrial estates, hospitals/nursing homes, computers, second hand machinery, qualified professionals etc. KSFC is also operating National Equity fund scheme and Mahila Udyama Nidhi scheme.

The details of the various loan schemes are briefly given below:

1. **COMPOSITE LOAN SCHEME**

This scheme is essentially designed to meet the complete financial requirement of rural artisans of acquiring equipment as well as for meeting working capital needs of the project. Artisans, village and cottage industries in the tiny sector can take advantage from this loan scheme. Under this scheme loans upto Rs.50, 000/- for acquisition of plant, machinery and working capital needs of the unit are provided. Blind, deaf and orthopedically handicapped persons can take advantage of this loan scheme for setting up of
their enterprise. For more details refer to brochure No.KSFC/PM-07/12/98

2. DISABLED ENTREPRENEURS LOAN SCHEME

This scheme is for rehabilitation of disabled persons, who intend to establish rural, cottage or small units. Financial assistance upto 100% is available without any stipulation on population of the place of the unit. The maximum loan assistance is Rs.50,000/- for acquisition of plant, machinery and working capital needs of the unit. Blind, deaf and orthopedically handicapped persons can take advantage of this loan.

3. SCHEDULED CASTE & SCHEDULED TRIBE LOAN SCHEMES

This scheme is designed to meet the complete financial requirement of both equipment finance and working capital needs of the scheduled caste and scheduled tribe entrepreneurs for setting up of their small/service industry. The maximum loan assistance is Rs.50,000/- for meeting cost of plant and machinery and working capital needs of the unit. The assistance is available for establishment of units in the state without any population limit on the same lines of composite loan scheme.

4. EX-SERVICEMEN LOAN SCHEME

This Scheme is for ex-servicemen/widow of ex-servicemen to set up small industrial units, acquire transport vehicles, and set up
hotel/tourism related activities for gaining self-employment. The maximum loan assistance is Rs. 11.25 lakhs and the ceiling on project cost is Rs. 15.00 lakhs. 15% of the project cost subject to a maximum of Rs. 2.25 lakhs is eligible as Soft Seed Capital, which carries 1% p.a. service charges. The promoter's contribution is only 10% of project cost.

5. NATIONAL EQUITY FUND SCHEME

This scheme provides equity type of assistance upto Rs. 2.50 lakhs to small entrepreneurs for existing and new projects in the tiny, small-scale service sectors and for rehabilitation of potentially viable sick SSI units. The ceiling on project cost is Rs. 10.00 lakhs and the promoters contribution is 10% of the project cost (including working capital margin) The units which have already availed assistance under this scheme and whose actual total project cost (including working capital margin) does not exceed Rs. 10.00 lakhs as on the date of consideration of proposal are also eligible for additional financial assistance. While the equity type of assistance carries interest at 1% p.a, the term loan carries normal rate of interest.

6. MAHILA UDYAMA NIDHI LOAN SCHEME

This scheme is meant for extending financial assistance to first generation women entrepreneurs to set up new SSI units. This scheme provides equity type of assistance along with term loan. Existing tiny/SSI and service units are also eligible for assistance
for expansion/ diversification/ modernization costing upto Rs.10.00 lakhs. The ceiling on the project cost is Rs.10.00 lakhs and the maximum equity assistance is Rs.2.50 lakhs at 25% of the project cost. The Women entrepreneurs who seek assistance under this scheme should possess managerial and technical skill to run the unit and they shall be the chief promoter of the proposed unit. The equity type of assistance is termed as soft seed capital, which carries interest at 1% p.a. The term loan component carries the normal rate of interest.

7. SINGLE WINDOW LOAN SCHEME

This loan scheme is for providing assistance to new tiny and small units whose projects cost (excluding working capital margin) does not exceed Rs.30.00 lakhs and the total working capital requirement at the normal level of operation is upto Rs.20.00 lakhs. Term loan for fixed assets and term loan for working capital is fixed based on the debt equity ration of 2:1 for loans above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs.

8. TRANSPORT LOAN SCHEME

Assistance is provided in the form of term loan upto 75 to 80% of the cost of purchase of trucks, tippers, tractors, taxies, three wheelers, Low Carriage Vehicles (LCVs), cars, auto rickshaw for transportations of public goods or passengers as the case may be. The assistance is for acquiring new vehicles only. Preference will
be given to applicants with experience in the line and those having regular transport contact/inter-state permits.

9. EQUIPMENT FINANCE LOAN SCHEME

This scheme is for existing SSI/medium scale sector/units working of profitable lines having good track record. The unit should be in existence for 4 years. The assistance is available for acquiring original equipments/capital goods both indigenous and imported for meeting the expansion/diversification/modernization/balancing equipment needs of the unit. The loans under this scheme are sanctioned expediously, say in a day or two.

10 DIESSEL GENERATOR LOAN SCHEME

Existing small and medium scale industrial units can avail loans under this scheme for acquiring DG set for their captive consumption. The loans are available under liberal scheme upto 90% of the cost of the equipment.

11. COMPUTER LOAN SCHEME

Assistance available under this scheme is to SSI units’ upto a maximum of RS.5.00 lakhs for acquiring computers, both productions related and office automation purposes. Small hotels, hospitals, nursing home, tourism related activities with project cost

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not exceeding Rs.45.00 lakhs are also eligible for financial assistance.

12. HOSPITALS/NURSING HOMES/MEDICAL STORE LOAN SCHEME

Hospitals and nursing homes are eligible for financial assistance upto Rs.240.00 lakhs for corporate bodies and Rs.120.00 lakhs for proprietary/partnership concerns/trusts, for establishment/expansion/modernization of the project. The project must be backed up by expert service of postgraduate doctors. A debt equity ratio of 2:1 will be applied for loans above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs for determining the extent of loan for the project. Assistance is also extended to acquire ready built or for construction of medical store subject to eligibility.

13. ELECTRO MEDICAL EQUIPMENT LOAN SCHEME

This scheme is meant for extending financial assistance to hospitals/nursing homes/doctors for acquiring electro medical equipments for diagnosis and treatment. The maximum loan assistance is Rs.240.00 lakhs for corporate bodies and Rs.120.00lakhs for proprietary/partnership concerns. A debt equity ratio of 2:1 for loans above Rs.10.00lakhs and 3:1 for loans upto Rs.10.00 lakhs will be applied for determining the extent of loan for the project.
14 MODERNISATION LOAN SCHEME

Units in tiny, small and medium scale sector, which are in existence and intend to modernize, are eligible for financial assistance upto Rs.240.00 lakhs for corporate bodies and upto Rs.120.00 lakhs for proprietary/partnership concerns. Modernization may include replacement and renovation of plant and machinery or acquisition of balancing equipment for optimum utilization of installed capacity.

15. TOURISM RELATED ACTIVITIES LOAN SCHEME

Tourism related activities such as setting up of restaurants, travel and transport service, and tourist service agencies, cultural and convention centres, amusement parks etc. are eligible for financial assistance in the form of term loan. Commercial complex with hotel facility are also eligible for financial assistance. The maximum loan assistance is Rs.240.00 lakhs for corporate bodies and Rs.120.00 lakhs for proprietary/partnership concerns. A debt equity ratio of 2:1 for loans above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs will be applied for determining the extent of loan for the project.

16. LOAN SCHEME FOR MAINTENANCE, DEVELOPMENT AND CONSTRUCTION OF ROAD

Individuals/firms/companies engaged in the operation/development/maintenance and construction of roads for
the last 3 years, working profitably for the last 2 years and have been registered with the government agencies like PWD, CPWD, MES are eligible for financial assistance. The maximum loan assistance of Rs.240.00 lakhs for corporate bodies and Rs.120.00 lakhs for proprietary/partnership concerns is provided for acquiring capital goods/equipments like road rollers, asphalting units, concrete mixer etc, required for development, repair maintenance and construction of roads. A debt equity ratio of 2:1 for loans above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs will be applied for determining the extent of loan for the project.

17. ASSISTANCE FOR ACQUIRING INDIGENOUS OR IMPORTED SECOND HAND MACHINERY

The units, which are in existence for a minimum period of 2 years, working profitably and regular in repayment of loans availed by any financial institutions/commercial banks, are eligible for financial assistance. The maximum loan assistance is Rs.240.00 lakhs for corporate bodies and Rs.120.00 lakhs for proprietary/partnership concerns. A debt equity ratio of 2:1 for loans above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs will be applied for determining the extent of loan for the project. The Corporation will insist for valuation certificate from a Chartered Engineer in respect of second hand machinery proposed.
18. QUALIFIED PROFESSIONALS LOAN SCHEME

The qualified professionals in the field of management, accountancy, medicine, veterinary, architecture and engineering are provided financial assistance for setting up business enterprises/private/practice/consultancy units under this scheme. Both new and existing professional entrepreneurs are eligible for financial assistance.

19. (a). ASSISTANCE TO SSI UNITS FOR TECHNOLOGY DEVELOPMENT AND MODERNISATION.

The existing industrial units in the small scale sector in operation for at least 3 years and regular in repayment of loans to financial institutions/banks are eligible for assistance under this scheme is to modernize their production facilities and to adopt import and updated technology to strengthen their export capabilities. Proprietorship, partnership, co-operative societies, private and public limited companies are eligible for assistance. The purpose of assistance is for purchasing of capital equipments, acquisition of technical know-how, designs, drawings, improvement of technology etc. The ceiling on project cost is Rs.50.00 lakhs and minimum promoter’s contributions are 20% of the project cost.
Existing industrial concerns in the SSI sector, which are in operation for a period of 4 years and working profitably for 2 years and regular in repayment of loans to financial institutions/banks, are eligible for assistance. The purpose of assistance may be towards meeting the expenses on consultancy, documentation, audit, certification fees, and equipment and calibrating instruments for getting the certification. The minimum promoter’s contribution would be 15% of the project cost. The units approaching for loan under this scheme should offer collateral security as per the requirements of KSFC.

20 HOTEL/MOBILE CANTEEN LOAN SCHEME

The medium and standard hotels proposed in state capital, districts and taluk headquarters and important tourist locations within the state are eligible for financial assistance. Hotels proposed as per the specification of Tourism Department, Government of Karnataka, are eligible for incentives as per the Government tourism policy. The maximum loan assistance is Rs.240.00 lakhs for private and public limited companies and Rs.120.00 lakhs for proprietary and partnership concerns. The debt equity ratio of 2:1 for loan above Rs.10.00 lakhs and 3:1 for loans upto Rs.10.00 lakhs will be applied to determine the extent of loan. Normal security margin retained varies from 30 to 40%.
Mobile canteens/catering are also considered for assistance subject to eligibility and providing of 100% collateral security.

21 INDUSTRIAL ESTATE LOAN SCHEME

Industrial estates proposed in a particular location and having adequate demand and scope are considered for financial assistance upto Rs.240.00 lakhs for corporate bodies and upto Rs.120.00 lakhs for proprietary/partnership concerns. Existing industrial sheds going in for expansion can also avail the assistance under the scheme. New units should propose construction of minimum 3 sheds and provide basic facilities like roads, power, water drainage etc. as required by the occupants. The cost of construction should be such that the rent charged is reasonable. In case, the companies and co-operative societies propose the industrial sheds, it is desirable that all the occupants of the shed become shareholders of the company or society. A minimum promoter's contribution of 40% and security margin of 40% will be retained.

22 Loan Scheme for

(a) Ready build office/construction of new office building.
(b) Acquisition of land/building/commercial space.
(c) Construction of godowns and warehouses.
In respect of (a)

Firms and companies, which have been in operation for at least 5 years with a successful track record for preceding 3 years, are eligible for assistance (scheme applicable to Bangalore city only). Debt equity ratio is 2:1 and minimum promoter’s contribution will be 25%.

In respect of (b)

Individuals, firms and companies are eligible for assistance for acquiring industrial plots/commercial land as a part of projects that can be financed by KSFC. Assistance can also be extended for acquiring ready build commercial space in a multistoried complex for the purposes of setting up hotels and restaurants or other activities that can be financed by KSFC. Debt equity ratio is 2:1 and minimum promoters contribution will be 25%.

In respect of (c)

Individuals, firms and companies are eligible for financial assistance for the construction of godowns and warehouses for own use or for purposes of renting it to others. Debt equity ratio is 2:1 and minimum promoters contribution will be 25%. For more details refer to brochure No.KSFC/PM-48/12-98.
23. LOAN SCHEME OF (A) OFFICE AUTOMATION (B) TRAINING INSTITUTES

In respect of (a)

Financial assistance can be availed for automation of existing firms and companies having successful track record for preceding 3 years. Items that can be considered for finance are PCs, copiers, fax machine, telephone system etc. Minimum promoters contribution will be 25%.

In respect of (b)

Reputed companies can avail loans for setting up in-house training facilities for their executives. Term loan facility is provided for construction of building, acquisition of furniture, equipments etc. Minimum promoter's contribution is 25% and debt equity ratio will be 2:1.

24. LOAN SCHEME FOR (A) PRIVATE SOFTWARE TECHNOLOGY PARKS (B) SOFTWARE DEVELOPMENT

Units having own site measuring 5000 to 10000 sq.ft/in good locality who propose to set up software technology parks for the purpose of lease to software units in cities like Bangalore, Mysore, Mangalore, Hubli-Dharwad, Belgaum and Hasan are eligible for assistance. Minimum promoters contribution will be 25% and debt equity ratio shall be 2:1.
In respect of (b)

Entrepreneurs desiring for setting up units for software development for export and domestic market, who possess engineering graduation from reputed college/university with specialization in computer science and work experience in any foreign software company or MNC or on the top 20 software export companies identified by NASSCOM in the previous year for a period of at least 5 years in the position of software Manager or high and units to be set in important growth centres are considered for assistance. Minimum promoters contribution will be 25% and debt equity ratio shall be 2:1.

25. LOAN SCHEME FOR COMMERCIAL COMPLEXES

Individuals, firms, companies and other eligible institutions are eligible to avail loan facility under this scheme to establish commercial complexes in Bangalore, District head quarters and other cities. Items covered for assistance are building construction, interior decoration, air conditioning, providing lift, communication facilities etc. The commercial complexes can be either leased or sold on out right basis with the prior approval of the Corporation. Promoter’s contribution is minimum 35% and debt equity ratio shall be 12.50:1. Minimum loan assistance will be Rs.10.00 lakhs and maximum upto Rs.240 lakhs depending upon constitution of the promoters.
26. LOAN SCHEME FOR MARKETING RELATED ACTIVITIES (AMARA SCHEME)

Existing small and medium scale units (at least for 2 years) with good track record and sound financial position are eligible for financial assistance to undertake various activities to increase their sales in domestic and foreign markets and / or to create physical marketing infrastructure. The minimum assistance is Rs.5.00 lakhs and maximum is Rs. 50.00 lakhs. The debt equity ratio shall be 2:1 Minimum Promoters contribution shall be 25%.

27. EQUIPMENT LEASE FINANCE

Industrial units working profitably can avail services of plant and machinery/equipment of lease without making investment or incurring debt obligation and become more competitive and efficient. The minimum assistance is Rs.5.00 lakhs. The applying unit should be in production for the last 2 years, earning profits and regular in repayment of loans to financial institutions/bank. The units requiring lease finance may approach equipment lease finance & Hire Purchase Department.

28. HIRE PURCHASE

This scheme provides for a fast, easy alternative to ready cash. Industrial concerns in commercial production for 2 years and
earned profits and are regular in repayments to financial institutions/banks, can avail the assistance. The units requiring hire purchase assistance may approach, equipment lease finance & Hire Purchase Department.

29. MERCHANT BANKING AND FINANCIAL SERVICES

KSFC has been approved as a category I merchant banker by the Security Exchange Board of India (SEBI) and takes up management of public issues, under writing of shares, deferred payment guarantees, project report preparation, syndication of loans, bill discounting etc. The fund-based activities comprises of subscription to non-convertible debenture, factoring services etc. For further details the units may approach Merchant Banking & Financial Service Department.

3.2.4. LIFE INSURANCE CORPORATION

The Life Insurance Corporation of India (LIC) was established under the LIC Act in 1956 as a wholly owned corporation of the Government of India, on nationalization of the life insurance business in the country. LIC offers a variety of insurance policies to extend social security to various segments of society. It has been deploying its funds in accordance with plan priorities.

As per its investment policy, it invests 75% and above of the accretion to its Controlled Fund in Central and State Government

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securities including government-guaranteed marketable securities and in the socially oriented sectors. It also provides loan for various purposes like housing, water supply, rural electrification, etc, to benefit individuals and groups. LIC also provides term loans and underwriting/direct subscriptions to shares and debentures of corporate sector.

During the year 1994-95, LIC sanctioned assistance to corporate sector (including term-loans to other financial institutions) Rs 1790 crore of which Rs. 1343 crore were disbursed. Of the total assistance sanctioned, term-loans accounted for 31.4%. Cumulatively, upto end March 1995, LIC’s sanctions stood at Rs. 11,563 crore including term-loans of Rs. 3,758 crore (32.5% of total sanctions).

During 1994-95, assistance sanctioned to corporate sector stood at Rs.113 crore. The private sector claimed the higher share (57.8%) in total sanctions. It was distantly followed by public sector (34.1%) and co-operative sector (8%). As regards the purpose-wise assistance sanctioned, the new projects claimed maximum share of 37.3% in total sanctions, followed by expansion/diversification (31.2%) and modernization/ rehabilitation /balancing equipment (12.4%).
3.2.5. UNIT TRUST OF INDIA (UTI)\(^5\)

The Unit Trust of India (UTI), established under an Act of Parliament in 1964, mobilizes savings of small investors through sale of units and channelises them into corporate investments. Over the years, the UTI has introduced a variety of schemes to meet the needs of diverse sections of investors. The UTI also introduced a variety of schemes to meet the need of diverse sections of investors. The UTI also provides assistance to the corporate sector by way of term-loans and underwriting/direct subscription to shares/debentures.

During the year 1994-95, the UTI launched nine new schemes/plans aimed mainly at common investors. These, among others, included open-ended schemes like Grihlakshmi Unit Plan, Retirement Benefit Plan, Primary Equity Fund, Unit Scheme 1995 (Targeted at corporate investors) and Columbus India Fund.

Overall assistance sanctioned, during 1994-95, to corporate sector stood at Rs 7,677 crore and disbursement aggregated Rs. 4,791 crore. About Three-forth of the sanctions were by way of underwriting / direct subscription to shares and debentures. Cumulatively, up to March 1995, assistance sanctioned and disbursed by the UTI to corporate sector amounted to Rs. 39,642 crore and Rs. 29,285 crore respectively.

It is interesting to mention that, during 1994-95, more than half the sanctions was claimed by new projects, followed by

\(^5\) Kanka S.S, 1999, ibid. p.117
expansion/diversification (12.6%) and modernization /balancing equipment/rehabilitation (1.7%). Other purposes including working capital loans accounted for 34.9% of total sanctions.

3.2.6. EXPORT-IMPORT BANK OF INDIA (EXIM BANK) 6

The Export-Import Bank of India, commonly known as the EXIM bank, was set up on January 1, 1982 to undertake the operations of the international finance wing of the IDBI and to provide financial assistance to exporters and importers to promote India's foreign trade. It also provides refinance facilities to the commercial banks and financial institutions against their export-import financing activities.

The important functions of the EXIM Bank are as follows:

1. Financing exports and imports of goods and services both of India and of outside India.
2. Providing finance for joint ventures in foreign countries.
3. Undertaking merchant banking functions of companies engaged in foreign trade.
4. Providing technical and administrative assistance to the parties engaged in export and import business.
5. Offering buyer's credit and lines of credit to the foreign government and banks.

6 Kanka S.S, 1999, ibid, p.126
6. Providing advance information and business advisory services to Indian exporters in respect of multilaterally funded projects overseas.

During the year 1994-95, the EXIM Bank introduced the 'Cluster of Excellence' programme for upgradation of quality standards and obtaining ISO 9000 certification in various parts of the country. The Bank also entered into framework co-operation agreement with European Bank for Reconstruction and Development (EBRD) for acquiring proposals with EMRD in Eastern Europe and CIS.

With a view to promote exports, EXIM Bank has introduced three schemes. These are:

1. Production Equipment Finance Programme,
2. Export Marketing Finance,

3.2.7. DR. B.R. AMBEDKAR DEVELOPMENT CORPORATION LIMITED

(FORMERLY SC/ST DEVELOPMENT CORPORATION LIMITED)

Government of Karnataka has established SC/ST Development Corporation on 20.03.1975 under Companies Act, 1956, for the all-round development of Scheduled Caste and Scheduled Tribes of Karnataka. The Share capital of the organization is Rs.150 crores.

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7 Dr.B.R.Ambedkar Development Corporation printed Brochure.
and out of which 51% of the shares are held by Govt. of Karnataka and remaining 49% held by Central Government.


- From 20th October 2005 onwards the corporation has renamed itself as Dr. B.R. Ambedkar Development Corporation Limited.

DIFFERENT SCHEMES OF THE ORGANIZATION

- Self-employment programme.
- Micro credit scheme/Mahila Samrudhi Yojana
- Adivasi women empowerment scheme
- Direct loan scheme
- Nursing training
- Land purchase scheme
3.3. INSTITUTIONAL NON-FINANCIAL SUPPORT TO WOMEN ENTREPRENEURS

3.3.1. NATIONAL SMALL INDUSTRIES CORPORATION LTD (NSIC) ¹

The National Small Industries Corporation Ltd. (NSIC), an enterprise under the Union Ministry of Industries, was set up in 1955 to promote, aid and foster the growth of Small Scale Industries in the country. NSIC provides a wide range of services, predominantly promotional in character to small-scale industries, its main functions are:

- To provide machinery on hire-purchase scheme to small scale industries
- To provide equipment leasing facility
- To help in export marketing of the products of small-scale industries.
- To participate in bulk purchase programme of Government
- To develop prototype of machines and equipments to pass on to small-scale industries for commercial production.
- To distribute basic raw materials among small-scale industries through raw material depots.

• To help in development and upgradation of technology and implementation of modernization programmes of small-scale industries.

• To impart training in various industrial trades;

• To set up small-scale industries in other developing countries on turnkey basis;

• To undertake the construction of industrial estates:

3.3.2. SMALL INDUSTRIES DEVELOPMENT ORGANISATION (SIDO) ⁹

Small Industries Development Organisation (SIDO) is a subordinate office of the Department of SSI & ARI. It is an apex body and nodal agency for formulating, coordinating and monitoring the policies and programmes for promotion and development of small-scale industries. Development Commissioner is the head of the SIDO. He is assisted by various directors and advisers in evolving and implementing various programmes of training and management consultancy, industrial investigation, possibilities for development of different types of small-scale industries, development of industrial estates, etc. The main functions of SIDO are classified into (i) co-ordination, (ii) industrial development, and (iii) extension. These functions are performed

⁹ Ibid, p.131.
through a national network of institutions and associated agencies created for specific functions at present. The SIDO functions through 27 offices, 31 Small Industries Service Institutes (SISI), 37 Extension Centres, 3 Product-cum-Process Development Centres, and 4 Production Centres.

All small-scale industries except those falling within the specialized boards and agencies like KVIC, Coir Boards, Central Silk Board, etc, fall under the purview of the SIDO.

Let us have a look at the main functions performed by the SIDO in each of its three categories of functions.

**FUNCTIONS RELATING TO CO-ORDINATION**

- To evolve a national policy for the development of small-scale industries;
- To maintain a proper liaison with the related Central Ministries, Planning, Commission, State Governments, Financial Institutions, etc., and
- To co-ordinate the programmes for the development of industrial estates.
FUNCTIONS RELATING TO INDUSTRIAL DEVELOPMENT

- To reserve items for production by small-scale industries,
- To collect data on consumer items imported and then, encourage the setting of industrial units to produce these items by giving coordinated assistance,
- To render required support for the development of ancillary units and
- To encourage small-scale industries to actively participate in Government Stores Purchase Programme, by giving them necessary guidance, market advice and assistance.

FUNCTIONS RELATING TO EXTENSION

- To make provision of technical services for improving technical process, production planning, selecting appropriate machinery, preparing factory layout and design.
- To provide consultancy and training services of strengthen the competitive ability of small-scale industries.
- To render marketing assistance to small-scale industries, to effectively sell their products, and
- To provide assistance in economic investigation and information to small-scale industries.
3.3.3. SMALL SCALE INDUSTRIES BOARD (SSIB)\textsuperscript{10}

The Government of India constituted a Board, namely, Small Scale Industries Board (SSIB) in 1954 to advise on the development of small-scale industries in the country. The SSIB is also known as Central Small Industries Board. The range of developmental work in small-scale industries involves several departments/ministries and several organs of the linkages on the basis of which the Small Scale Industries Board has been constituted. It is an apex advisory body constituted to render advice to the Government on all issues pertaining to the development of small-scale industries.

The Minister of industry for Government of India is the Chairman of the SSIB. The SSIB comprises of 50 members including State Industry Minister, selected Members of Parliament, and Secretaries of various Departments of Government of India, financial institutions, public sector undertakings, industrial associations and eminent experts in the field.

\textsuperscript{10} ibid, p.131
3.3.4. STATE SMALL INDUSTRIES DEVELOPMENT CORPORATIONS (SSIDC)\textsuperscript{11}

The State Small Industries Development Corporations (SSIDC) were set up in various States under the Companies Act, 1956, as a State Government Undertakings to cater the primary developmental needs of the small, tiny and village industries in the State/Union Territories under their jurisdiction. Incorporation under the Companies Act has provided Small Scale Industries Development Corporation (SSIDC) with greater operational flexibility and wider scope for undertaking a variety of activities for the benefit of the small sector.

The important functions performed by the SSIDCs include:

- To procure and distribute scarce raw materials
- To supply machinery on hire purchase system.
- To provide assistance for marketing of the products of small-scale industries.
- To construct industrial estates/sheds, providing allied infrastructure facilities and their maintenance.
- To extend seed capital assistance on behalf of the State Government concerned. Provide management assistance to production units.

\textsuperscript{11} Kanka S.S, 1999, ibid, p.132.
The Small Industries Services Institutes (SISIs) are set up to provide consultancy and training to small entrepreneurs – both existing and prospective. The Industrial Management Training Division of the DCSSI’s office coordinates the activities of SISIs. There are 28 SISIs and 30 Branch SISIs set up in the State Capital and other places all over the country.

The main functions of SISIs include:

- To serve as interface between Central and State Governments.
- To render technical support services.
- To conduct Entrepreneurship Development Programmes.
- To initiate promotional programmes.
- The SISIs also render assistance in the following areas:
  1. Economic Consultancy/ Information/ EDP consultancy.
  2. Trade and Market information.
  3. Project profiles.
  4. State industrial potential survey.
  5. District industrial potential surveys.
  6. Modernisation and in plant studies.
  7. Workshop facilities.
  8. Training in various trade/activities.

12 ibid, p.133.
3.3.6. DISTRICT INDUSTRIES CENTRES (DICs)  

Setting up District Industries Centers (DICs) in a uniform pattern throughout the country was an important decision taken by the Government of India, since the announcement of the National Industrial Policy on December 23, 1977. The main thrust of the Industrial Policy Statement of 1977 was on the effective promotion of cottage and small industries widely dispersed in rural areas and small towns. The statement made explicit that whatever could be produced in the small and cottage sectors should not be produced in the large-scale sector. The Statement pointed out, the need for a single organization at the district level for the effective development of small and cottage industries.

The programme of the District industries Centers was started in 1st May 1978, as a centrally sponsored scheme with a view to providing under one roof, all inputs including licenses / clearances, raw-materials, machinery and equipment, and arrangement for credit facilities as well as marketing. These District Industries Centres, functioning under the Director of Industries and Commerce, were envisaged to be the focal point at the district level for the promotion of small, tiny, village and cottage industries, widely dispersed in rural and semi-urban areas. They provide all essential services and supports required by small entrepreneurs at pre-investment, investment and post-investment stages at the district level. The Centre also assist entrepreneurs, Government

13 Department of Industries and Commerce printed brochure.
Corporations and financial institutions for implementing various supporting schemes such as seed capital assistance, financial assistance to entrepreneurs belonging to Scheduled Caste, and Scheduled Tribes, etc.

DICs have been established in almost all districts of the country. The total number of approved DICs stands at 422 covering 431 Districts.

These District Industries Centres are functioning under the Director of Industries and Commerce. They provide all the services and facilities to the entrepreneurs, including the identification of a suitable scheme, the preparation of feasibility report, arrangements for the supply of machinery and equipment, provision of raw material, credit facilities and input for marketing and extension services, quality control, research and entrepreneurial training. The District Industries Center would also ensure that small industries continue to be viable.

**YASHASWINI (DIC) - IS ONE OF THE SCHEMES OF DEPARTMENT OF INDUSTRIES AND COMMERCE.**

YASHASWINI is one of the schemes introduced by the Department of Industries and commerce for the upliftment of women in Karnataka state.

It is one of the schemes of the department to induce, simulate, and develop entrepreneurship skills among the women of Karnataka
and through which motivating them to engage in some Income generating activities and making them Economically Independent.

The core objectives of YASHASWINI programme is not only to stimulate and develop entrepreneurship awareness in the women but also helps in identifying suitable business ideas, conducts EDPs, helps to setup enterprises, provides Technical consultancy, Marketing the products, Managing the business enterprise, financing the enterprises, helps in renovation, modernization and exchange of business information.

The main objective of YASHASWINI Scheme is all-round development of women. *This scheme is currently withdrawn due to lack of coordination among the agencies.*

3.3.7. INDUSTRIAL ESTATES

Industrial estates is yet another institutional measure to promote industrialization in the country. In India, Industrial estates have been utilized as an effective tool for the promotion and growth of small-scale industries. They have also been used as an effective tool to decentralize industrial activity to rural and backward areas. Industrial estates are also known by different names, e.g., industrial region park, industrial area, industrial zone, etc.

Let us consider a few definitions on industrial estates given by different authors and agencies.

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14 ibid, p.134.
According to P.C. Alexander, "An industrial estate is a group of factories, constructed on an economic scale in suitable sites with facilities of water, transport, electricity, steam, bank, post office, canteen watch and ward and first-aid, and provided with special arrangements for technical guidance and common service facilities."

In the opinion of Bredo, "An industrial estate in a tract of land which is sub-divided and developed according to a comprehensive plan for the use of a community of industrial enterprises."

The United Nations has defined an industrial estate as "a planned clustering of enterprises, offering standard factory buildings erected in advance of demand and variety of services and facilities to the occupants."

Thus, an industrial estate is a place where the Government provides the required facilities and factory accommodation to the entrepreneurs to establish their industries there.

**TYPES OF INDUSTRIAL ESTATES**

Industrial estates are classified on various bases. The prominent one's are:

1. **On the Basis of Functions:** On the basis of functions, industrial estates are broadly classified into two types. (i) General type industrial estates, and (ii) Special type industrial estates.
**General Type Industrial Estates:** These are also called as conventional or composite industrial estates. These provide accommodation to a wide variety and range of industrial concerns. The Indian industrial estates are mainly of this type.

**Special Type Industrial Estates:** This type of industrial estates is constructed for specific industrial units, which are vertically or horizontally interdependent.

2. **On the Basis of Organisational Set-up:** On this basis, industrial estates are classified into following four types:

   (i) *Government Industrial Estates,*
   
   (ii) *Private Industrial Estates,*
   
   (iii) *Co-operative Industrial Estates,* and
   
   (iv) *Municipal Industrial Estates.*

3. **On the Basis of Other Variants:** On the basis of other variants, industrial estates are classified into following types:

   (i) **Ancillary Industrial Estates:** In such industrial estates, only those small-scale units are housed which are ancillary to a particular large industry. Examples of such units are like one attached to the HMT, Bangalore.

   (ii) **Functional Industrial Estates:** Industrial units manufacturing the same product are usually housed in these
industrial estates. These industrial estates also serve as a base for expansion of small units into larger units.

(ii) The Workshop-bay: Such types of industrial estates are constructed mainly for very small firms engaged in repair work.

3.3.8. KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION (KSWDC) 15

Karnataka State Women's Development Corporation was established in the year 1987 under Companies Act, 1956 for Economic Development of poor women in the State of Karnataka. The main focus of the Corporation is on women, below the poverty line or marginally above the poverty line, Scheduled Caste, Scheduled Tribe, Minorities Backward class and Middle Class Women.

OBJECTIVES

Karnataka State Women's Development Corporation is conducting training programmes for women in various skills through NGOs and Mahila Mandal, providing loans for setting up production centres, conducting Entrepreneurship Awareness and Development Programmes through Mahila Mandal and Sanghas. For individual woman entrepreneurs, Corporation is implementing computer training programme and loan programmes. Karnataka State

15 KSWDC publication printed broacher.
Women's Development Corporation also provides facilities for marketing.

NAME OF THE SCHEME AND DESCRIPTIONS

A brief description of the schemes formulated by the Corporation for the development of women is as follows.

1. TRAINING SCHEMES ON SKILL DEVELOPMENT PROGRAMME

OBJECTIVES

To promote skill development in order to take up Income Generating Activities in Urban and Rural areas and a supplementary source of income for women.

Eligibility

The Annual Income of women should be below Rs.25000/-

Activities

Any activity, which enables women to enhance their economic status eg, Tailoring, Embroidery, servicing of electrical/electronic appliances, woolen knitting, printing, leather articles, hand loom weaving, Bidre Work, honey bee rearing and honey processing, Silk Worm, storage of vegetables and fruits and preservation etc.
**Assistance**

1. Teacher's Salary
2. Rent for building required during training.
3. Raw materials required during training period.
4. Misc. Expenditure including stationery etc.,
5. Tool Kit costing up to Rs.1000/- at the end of training session.

Training programmes will be sanctioned to those mahila mandals who have successfully functioned for a minimum of 2 years from the date of registration.

**Contact Office**

1. Assistant Director, Department of Women and Child Development of the Concerned District.
2. Joint Director, District Industries Centre of the Concerned District.

**2. TRAINING CUM PRODUCTION CENTRE**

**Objectives:** It is an important objective of the Corporation to promote schemes for sustained Income Generating Activities. Corporation has taken up a special scheme of establishing Training cum Production Centres in the State, to help women in engaging themselves in production.
Eligibility

Registered Voluntary Organizations, Co-operative Societies, trusts and associations involved in promotion of women are entitled to avail loan. Those already in the process of product manufacturing are given preference. Proposals are accepted on the basis of technical feasibility, need, product viability and infrastructure facilities with the concerned organization.

Activities

Any viable projects that will enable the women to enhance their economic standard with additional income are considered. Eg. Mat and Basket weaving, pottery, low cost building material manufacturing, screen printing, semi mechanized bakery, leather and Rexene products, silk reeling, silk weaving, cotton weaving etc.

Assistance

Loan: 80% of the approved project cost excluding training cost.
Beneficiary contribution: 20% of the approved project cost, excluding training cost.

Training Period

- Rate of Interest: 10% on total loan component, with penal interest of 1% in case of default.
• Repayment period: A 6 months moratorium will be available from the date of sanction. Recovery of loan will start from 7th month onwards.

• Repayment spreads over 30 to 50 installments.

**Contact Office**
Assistant Director, Department of Women and Child Development of the Concerned District.

3. **MANEBELAKU SCHEME**

**Objectives**
This is a Government sponsored scheme. Under this scheme, poor women are encouraged to start small and cottage industries like those in handloom weaving, making handicraft items, taking up animal husbandry etc. for taking up of self employment activities a maximum of Rs.25,000/- assistance is given from Bank with 25% as subsidy from the corporation subject to a maximum of Rs.5,000/-. 

**Eligibility**
Women whose family income is not more than Rs.12,000/-per annum in urban and semi-urban areas or not more than the income limit as per the IRDP norms in rural areas are eligible for the assistance.
**Assistance**

Loan up to Rs.25,000/- per beneficiary is given from Nationalized Banks and other financial institutions. Subsidy at 25% of the loan sanctioned subject to a maximum of Rs.5,000/-.

**Contact Office**

Assistant Director, Department of Women and child development of the Concerned District.

3. **COMPOSITE LOAN SCHEME**

**Objectives:**

The objective of this scheme is to finance individual women entrepreneurs for their economic development and self-employment.

**Eligibility**

This scheme will provide financial assistance to women whose annual family income does not exceed Rs.25,000/- to start village, cottage industries, small enterprises, service units etc., Under this schemes financial assistance is not given for taking up trade/business.

**Assistance**

- **Loan:** 80% of the project cost.
- **Promoters Contribution:** 20% of the project cost.
- **Loan amount:** Maximum of Rs.50,000/- per promoter.
Under this scheme KSWDC, gives loan jointly with KSFC in the ratio of 50:50. KSWDC charges 10% and KSFC charges 12.5% as interest.

**Procedure for Loan Sanction**

Application should be obtained from Assistant Director, Dept, of Women & Child Development, and submitted to the same office. The concerned District KSFC Office will call for interview and beneficiaries will be selected. The KSFC office will make loan disbursement and recovery. Those willing to avail loan may contact the Counseling Cell of Corporation being run in the same premises and Assistant Director, Dept. of W&CD of the concerned Districts. In case of default in payment, 1% penal interest will be levied.

**Contact Office**

1. Assistant Director, Department of women and child development of the concerned District.
2. Counseling Cell, Women’s Development Corporation, Head Office Phone 6341445.

**5. AWARENESS PROGRAMME**

a. **Entrepreneurship Awareness Programme:** under this programme, information is provided for Entrepreneurship and overall development of women. This programme is
normally organized for one/two days by the registered societies/institution.

This programme could be organized at village, slum areas, and women's colleges and also in towns and cities. A budget allocation of Rs.2000 to 3000/-per programme is earmarked for this purpose. The tentative date, place, subject experts, the subjects to be discussed and estimated budget proposal should be sent to the corporation.

b. Skill based Entrepreneurship Development Programme:
Entrepreneurship Development Programme is meant for those women who are interested in starting income generating activities and manage these on their own, EDPs are normally organized for 10 days. The subjects covered include achievement, motivation, training, preparation of project proposal, simple accounting, raw material management, marketing practical exposure etc. The financial limit for organizing a non-residential EDP is Rs. 25,000/- and Rs. 36,000/- for a residential EDP.

Contact Office
1. Assistant Director, Department of Women and Child Development of the Concerned District.
2. The Institutes, which come under Bangalore urban area, may contact Women Development Corporation, Head Office, Bangalore.
6. COMPUTER TRAINING FOR WOMEN

Objectives

In this advanced age, knowledge of computers is very essential in all fields. In this background, Karnataka State Women's Development Corporation trains educated unemployed women in computer in basic and advanced levels through various computer institutes.

Eligibility

3 Months programmer course for P.U.C. and Degree pass candidates.

Assistance

No stipend to the participants. The corporation meets the course fee during the programme.

Contact Office

a. Assistant Director, Department of Women and Child Development of the concerned District.

b. The intended participants from Bangalore Urban District may contact Women Development Corporation, Head Office.
7. STATE RESOURCE CENTRE FOR WOMEN

This centre functions as a wing of Karnataka State Women’s Development Corporation, with focus on providing scholarships to the researchers to conduct research in women’s issues, providing library facilities on gender issues, promoting a counseling centre for women and to provide financial assistance for evaluation of all schemes of the Corporation. The corporation also releases grants to voluntary organizations for organizing workshops on gender sensitization and product development.

Karnataka State Women’s Development Corporation is extending technical consultancy for identifying suitable products, preparation of detailed project reports, project profiles for financial assistance to prospective women entrepreneurs through Counseling Centre, Swabhimana, started at KSWDC Head Office.

Contact Office

Swabhimana: Counseling Centre.
Women’s Development Corporation Head Office. Phone: 6341445

8. SHANTHWANA SCHEME

SANTHWANA is a new scheme of the Government sanctioned during 2000-01, aimed at rehabilitating women who are the victims of atrocities and exploitation.
"Santhwana" is a joint venture of the Department of Women and Child Development and Women’s Dev. Corporation.

Under the Scheme, the Department of Women and Child Dev. will set up a “help line” at the district level, which is basically a counseling centre. The Women’s Development Corporation will impart the skill development training to those women recommended by “help line” and help them to take up self-employment. During the training period, women are provided boarding and lodging facilities by Karnataka State Women’s Development Corporation for a period of one year besides meeting the cost of training.

In the first phase of its implementation, 6 districts viz., Chikmagalure, Bangalore, Gulbarga, Bellary, Mangalore and Dharwad Districts have been identified.

Contact Office: -
Asst.Directors of the above mentioned six districts.

9. MARKETING ASSISTANCE PROGRAMMES

Women’s Development Corporation is facilitating income generation programme among women by organizing Skill training programme and also loans through banks and financial institutions. As a result, over the past few years several women have taken production activities in a wide range of products. It has been often felt that a proper and regular market network has to be
provided to the women entrepreneurs to enable them to be self sustained in the income generation activities they have taken to.

Women Development Corporation proposes to organise exhibitions in important centres of the State on a regular basis through its H.O and also through its Ads in the districts, to bring women entrepreneurs and potential customers together. Further NGOs are also proposed to give assistance for organizing exhibitions and sales on their own. These exhibitions will not only result in sales but will also develop networks. During the 9th plan, it is proposed to give special attention to develop markets for women entrepreneurs.

i. Exhibitions: To strengthen the marketing facilities to women entrepreneurs, institutions and organizations, Karnataka State Women's Development Corporation is conducting exhibition in Bangalore and all other cities of the State, every year on the eve of International women's day.

Corporation conducts an exhibition cum sale on a large scale at Bangalore, in the month of March. Opportunity will be given to women entrepreneurs and organizations from all over the State to participate in the exhibition on the basis of their quality and quantity of production. Apart from this, every year, opportunity will also be given to participate in Dasara Exhibition at Mysore.

Women entrepreneurs and organizations seeking marketing assistance should register their names with Assistant General
Manager, Karnataka State Women's Development Corporation, and head office, Bangalore or with Ads of W&CD in the districts.

10. DEVADASI REHABILITATION PROGRAMME

Karnataka State Women's Development Corporation (Karmani) has been entrusted with the work of rehabilitation of Devadasis in Belgaum and Bijapur Districts. This Corporation has chalked out various economic and social programmes for rehabilitating Devadasis. The main programmes are training cum production centre, handloom weaving training, providing living cum work shed and financial assistance through banks for taking up of income generation activities etc., Karnataka State Women's Development Corporation gives 60% subsidy on loans secured from Banks.

Social programmes for Devadasis include Self Help group formation awareness camps, health checkups etc.

Contact Office

1. Project Officer, DRP, Ghataprabha, Gokak Taluk, Belgaum District.

2. Project Offices, DRP, APMC Yard Jamakhandi, Bangalkot District.
11. RURAL WOMEN DEVELOPMENT PROJECT

Swashakti Project

Karnataka State Women’s Development Corporation is implementing Swashakti Project (Rural Women Development and Empowerment) supported by IFAD and World Bank through Government of India. The project is being implemented in the four districts viz., KOLAR, CHITRADURGA, TUMKUR and BELLARY. The thrust of the project is to promote women Self Help Groups and establish links with Line Departments and lending Institutions and also provide sufficient inputs like training, communication materials and marketing networks that would contribute for empowerment in all the spheres. The target is to establish 1200 Self Help Groups covering about 24000 women in these districts. The duration of the project is 5 years. The Corporation has already established 594 groups in two districts-Kolar and Chitradurga. The activities have been initiated in other two districts-Tumkur and Bellary.

12 MAHILA ARTHIKA SWAVALAMBANE YOJANE

The Karnataka State Women’s Development Corporation has introduced a project for the economic empowerment of 12,000 Women in Raichur, Bidar, Gulbarga & Bijapur Districts of North Karnataka in 5 years. This will be achieved through the self-help group approach in which women, who form self-help groups, are encouraged to take up thrift and credit activities. The programme
includes training the women in various market-oriented skills and thereafter linking up with financial institutions for funding income-generating programmes.

**13 UDYOJNI

*Objective*

This is an innovative scheme for women to take up business activities offering favorable terms of lending and substantial subsidy. In the absence of any scheme to fund business/Trading activity, women are forced to borrow from unorganized sector at very high interest.

**Eligibility**

The age limit for the beneficiary is between 18-50 years.

**Income**

*General Category:* Limit of family income to avail this benefit is Rs. 25,000 p.a. *Special Category:* SC, ST, Widow, Disabled, there is no income limit.

**Assistance:**

This scheme proposes to fund for taking up of Business Activities upto a unit cost of Rs. 50,000/- with a subsidy being provided from WDC and loan from Banks.

**Subsidy**

Special Category (SC/ST, Widow, disabled): 30% of the total project cost and General category: 20% of the total project cost.
14 DAIRY UNIT FOR WOMEN:

This new scheme was launched during 1998-99 along with the Karnataka Milk Federation and the District Milk Producers Unions. Under this Scheme KSWDC would extend loan upto 80% of the unit cost and the remaining 20% has to be borne by the beneficiary. At present the unit cost is fixed at Rs.24,000/- as per NABARD norms. One unit would include 2 Milk animals. Interest payable on the loan extended by the KSWDC would be 7.5% and the repayment schedule would be 36 equal monthly installments. The beneficiaries would be poor women between the age limits of 18 to 50 years, whose family income per annum should not exceed Rs.25,000/.

3.3.9. KHADHI AND VILLAGE INDUSTRIES COMMISSION (KVIC)*

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

KVIC extends financial assistance for various schemes directly to the individuals in rural areas/villages, whose population does not exceed 20,000. The individuals include either traditional artisans or individuals trained in traditional art. The financial assistance will be made available to the individual only for such schemes or

* KVIC publication printed Brochure.
projects up to Rs. 10.00 lakhs of the project cost for each scheme. The cost of the project includes pre-operative expenses like the cost of the feasibility study, cost of preparation of project and other preliminary expenses before installation of the unit and cost of land and building, cost of machinery, equipments and tools which are called as term loan and working capital loan with a provision up to one turn over cycle. SC/ST (including male beneficiaries) and women beneficiaries (including general category) have to invest 5% of the project cost (5% less than other beneficiaries) in the form of bank guarantee or in the form land to make them eligible for getting financial assistance from KVIC for such scheme. KVIC would extend 25% of the project cost as margin money in the form of interest free loan in the initial stage and that will be converted into loan in the initial stage and after repayment of loan it will be converted into grants. Many women with others are taking the benefit of schemes of KVIC along with other beneficiaries, but marketing being a major problem because of which the profit earned by them is very less.

3.3.10. KARANTAKA STATE SMALL INDUSTRIES DEVELOPMENT CORPORATION LIMITED (KSSIDC)\textsuperscript{17}

Karnataka State Small Industries Development Corporation has endeavored to nurture and develop the small-scale sector since 1960.

\textsuperscript{17} KSSIDC published printed brochure.
**KSSIDC MISSION STATEMENT**

The corporation's Principal objective is to promote and develop Small Scale Industries in the State. Construction and utilization of infrastructure, especially in backward areas, procurement and marketing raw materials, technical support and assistance are the means to reach the goals. KSSIDC is a concern for results, emphasis on quality and timely work and willingness to understand the problem of entrepreneurs are the staff creed.

**The Objective**

To provide basic infrastructure facilities to the small-scale industries in the State is the main objective of KSSIDC.

**KSSIDC -A true friend of the small and medium entrepreneur**

KSSIDC has been established to give a helping hand to the small and medium entrepreneurs of the state to take the chant of industrialization to the grass root level.

If you are a small or medium entrepreneur with a viable business model, KSSIDC will help you all the way right from providing land and industrial sheds, to assisting with managerial and technical support, to sourcing of raw materials.
KSSIDC's Services

- Establishment of Industrial Estates,
- Construction of Industrial Sheds,
- Development of Plots,
- Engineering services for construction,
- Sourcing of quality raw materials,
- Management guidance to SSIs,
- Business Centres.

So far, KSSIDC has established 155 Industrial Estates in various parts of the State. There are a total of 5700 Industrial Sheds and 3615 Industrial Plots in these Industrial Estates that cover an area of over 2500 acres.

All these Industrial Estates are fully developed with all necessary infrastructures like roads, electricity, water, telecommunications, drainage etc.

FUTURE PLANS

KSSIDC proposes to

- Construct low-cost industrial sheds for the rural entrepreneurs under Special Component Plan.

- Construct multi-storied buildings in all the district head quarters.
• Establish industrial estates for products such as pharmaceutical and drugs.

• Develop ancillary tie-ups between the private sector and the SSI sector in the State.

Construction

KSSIDC has a competent team of Engineers with vast experience in Construction Activity. This team is responsible for.

1. Conceptualizing, designing, planning, constructing and establishing Industrial Estates.
2. Planning and constructing living-cum-working sheds for artisans engaged in handloom, handicrafts, leather industries etc.

Coming up

A world-class IT park in the heart of Bangalore city at Rajajinagar Industrial Estate.
3.4 ASSOCIATIONS / NGOs

3.4.1. ASSOCIATION OF WOMEN ENTREPRENEURS OF KARNATAKA (AWAKE) ¹⁸

Association of Women Entrepreneurs of Karnataka is today one of India’s Institutions for Women, totally devoted to Entrepreneurship Development. The very name of the organization reminds Swami Vivekananda’s famous phrase “Arise and Be Awake till the goal reached”.

Established in the year 1983 (Birth of women power). AWAKE’s success has been recognized worldwide. AWAKE’s Membership is currently about 850 members.

AWAKE has been awarded with the prestigious International AGFUND (Arab Gulf Fund of United Nations Development) award for Training Women in Rural areas in Self-Reliance.

¹⁸ AWAKE publication printed Brochure.
"Integral to understanding the culture that defines the ethos of AWAKE, and aspect that sets it apart from most organizations that work towards economically empowering women, is that it is run by women entrepreneurs volunteering their time. The strength as forum for entrepreneurship development lies in the diversity of skills, insights and knowledge, each of its members contribute through their involvement in the activities of AWAKE. As a result of this, AWAKE creates a powerful nurturing environment that facilitates not only business growth but personal growth among all those involve with it." - A Harvard School Internee of WWB (Women’s World Banking, New York)

THE MISSION

EMPOWERING WOMEN THROUGH ENTREPRENEURSHIP DEVELOPMENT TO IMPROVE THEIR ECONOMIC CONDITION

1. To promote entrepreneurship among women and thereby empower them to join the economic mainstream.

2. To enhance the status of women in the society, by creating a culture of entrepreneurship amongst women both in rural and urban areas.

3. To develop successful models of entrepreneurship for emulation Worldwide.
THE APPROACH

- Entrepreneur guidance through the voluntary effort of successful women entrepreneurs adopting professional tools of counseling, training handholding and peer-group support.

- Creating, establishing, and implementing a suitable module, for empowering potential women entrepreneurs.

THE TARGET GROUP

- All women from urban, rural, national and international areas aspiring to be socially and economically self reliant and empowered, irrespective of their academic, social and economic background.

- All women entrepreneurs seeking guidance to grow.

- AWAKE's clientele comprise of 90% women, 80% rural of which 50% belong to low income.

- NGO's engaged in Income Generation Activities & Entrepreneurship development.
SUSTENANCE

MARKETING:

AWAKE Organizes

1. Periodical exhibitions at a subsidized cost for its members Organized at strategic locations.

2. Facilitates joint participation in important national and international Trade fairs, products courts, buyer-seller meets, and create linkages with prospective buyers.

3. AWAKE facilitates Match Making Processes through the concept of virtual trade missions.

MANAGEMENT DEVELOPMENT PROGRAM (MDP)

It is an integral part of AWAKE’s activities. The objective of MDP is to enhance entrepreneurs’ skills and technology upgradation, in order to support the growth of their business enterprise.

1. Management programs on various topics such as Finance, Tax Planning, Computerization, IT, packaging and marketing for Women entrepreneurs are conducted regularly.

2. Business Savvy series and Growth program for entrepreneurs, motivating them to grow further in their business.
3. MDP's now are being conducted in rural areas on specific sectors like food, handicrafts garments etc., where experts deal in new product development, product display, and marketing etc.

**MEMBER SERVICE PROGRAM**

Started in 1983 with 7 members today AWAKE has more than 850 members who are practicing entrepreneurs. The Membership committee supports the needs of these members:

- Annual awards, theme based, in appreciation of the spirit of enterprise, given to women entrepreneurs each year on AWAKE'S Anniversary.
- State Conference with seminar, workshop and exhibition held once in 4 years, for women to update and discuss relevant issues and policies.
- Net working with national and international agencies, NGOs and like-minded institutions for furthering the interests of members and to actively participate in policy advocacy.
- Regular interactions between members for fellowship and to create a platform for exchange of idea and Business Information up gradation.
- Conducts competitions in Cookery, Music, Flower Arrangement etc, for members and their family.
RESEARCH RESOURCE CENTRE

- Has a computerized Data Bank of training technologies, information on business start-up, project profiles, reports etc.

- Publishes bimonthly newsletter AWAKENER.

- Research studies, Data collection, Evaluation studies and analysis undertaken for various organizations such as ILO, FES, DIC, Ministry of Food, Ministry for Rural Development, NABARD, SIDBI Etc.,

- It has brought out the first business directory of women entrepreneurs-CD and print version, which includes members' profiles, a profile of AWAKE, government policies and organizations supporting entrepreneurship development.

- Introduces new concepts and conducts by way of programmes to support policy changes, introducing entrepreneurs to new tolls for growth of industry.

SWASHAKTI

SWASHAKTI, a project for empowerment of women sponsored by World Bank and IFAD (International Fund for Agricultural Development) implemented by Karnataka State Women Development Corporation (KSWDC) has identified AWAKE as a training agency for training the NGOs and Self Help Groups (SHGs) in 4 districts-Chitradurga, Kolar, Bellary and Tumkur.
AFFILIATIONS

NATIONAL AGENCIES

- Small Industries Development Bank of India (SIDBI),
- Directorate of Industries and Commerce (DIC), Govt. of Karnataka, Karnataka State Women's Development Corporation (KSWDC), Development Commissioner of SSI, Govt. of India (DCSSI),
- National Bank for Agriculture and Rural Development (NABARD),
- Department of Science and Technology (DST),
- Karnataka State Financial Corporation (KSFPC),
- Rural Development for Self Employment and Training Institute (RUDSETI),
- Technical Consultancy Services Organisation of Karnataka (TECSOK),
- Vishveshvaraya Industrial Trade Centre (VITC) and
- Other Nationalized Banks, and many more organizations.

INTERNATIONAL AGENCIES

- Women's World Banking (WWB), New York,
- Asian Development Bank (ADB).
- Swedish International Development Agency (SIDA), Sweden,
- Centre for International Private Enterprise (CIPE), USA,
- International Labour Organisation (ILO),
- Technology Transfer Organisation (TTO), Netherlands,
- Centre for Promotion of Imports from Developing Countries (CBI),
Asian Pacific Centre for Transfer of Technology (APCTT),
Frederiche Ebert Stiftung (FES),
United State Agency for International Development (USAID),
and many more organizations.

ORGANISATIONAL STRUCTURE

AWAKE is a Registered Society. Donations are exempt from Income Tax under Sections 12a and 80g of the Income Tax Act, India.

Executive Committee (EC): A 15 member executive committee elected by the General Body Biannually.

Office Bearers: 5 Office Bearers elected by the Executive Committee
President, Vice-President, Secretary, Joint Secretary and Treasurer.

Internal Committees: Sub-committees chaired by an EC member to manage each project or activity.

Secretariat: Trained, professional and committed staffs coordinate all the programs/activities headed by an Administrative Executive Director.
3.4.2. KARNATAKA SMALL SCALE INDUSTRIES ASSOCIATION (KASSIA) ¹⁹

Inspired by Bharath Ratna Sir M. Visveshvaraya, the illustrious Engineer, Dewan of Mysore, Karnataka emerged as an Industrial State. Accepting his call INDUSTRIALISE OR PERISH. The visionary in Late Sri R.S. Aradhya, a freedom fighter who foresaw the vitality of small-scale industries, founded the Association in 1949, the first voluntary body in our country devoted to the cause of small industries in Karnataka.

THE GROWTH

Nurtured by the devotion and dedication of 35 successive Presidents, KASSIA has emerged as a powerful spokes body of small and tiny industries. With 66 affiliated associations and over three thousands of direct Membership KASSIA has fortified itself into a formidable representative of small-scale industries in Karnataka.

PRESENCE AND REPRESENTATIONS
The Association has representation as Member in the following important bodies:

- All India Small Scale Industries Board

¹⁹ WWW.kasia.com
• Standing committee on flow of credit to SSI-reserve Bank of India
• Regional Advisory Committee for Provident Fund, ESI Corporation, SIDBI.
• Advisory Committee of Central Excise and Customs, Bangalore
• SISI Advisory Board of SSI

The Association enjoys its presence as a Director in the following Bodies:

- Karnataka State Small Industries Development Corporation (KSSIDC)
- Karnataka Small Industries Marketing Corporation (KSIMC)
- Karnataka Center for Technological Up-gradation (KCTU)
- And many other Bodies.

It also enjoys representation in many ad-hoc Committees:

- SIDBI Task Force and Southern
- Regional Advisory Committee
- SISI Advisory Committee
- Reserve Bank of India – SLIIC
- Engineering Export Promotion Council
- SSI Advisory Board, New Delhi
- VITC Governing Council and Labour Advisory Committee
- Minimum Wages Advisory Board
- ESIC Regional Advisory Committee
• Karnataka Cleaner Production Center
  Governing Council
• E.P.F. Regional Committee
• C.M.T.I. Technical Committee
• Indian Institute of Science R&D Project
  Advisory Committee
• Customs Regional Advisory Committee and
  Public Grievance Committee, Public
  Grievance Commissionerate I,II,&III
• NSIC Technical Committee
• Regional Direct Taxes Authority Committee
  of Karnataka
• DGS & D
• E.C.G.C-RAC

By virtue of such linkages, with several State and Central
Development Bodies, KASSIA is able to reflect the needs of SSI from
time to time to evolve policy guidelines and solving the current
problems of the Sector.

ROLE OF KASSIA

KASSIA provides Organisation, Management, and Information
Services for the benefit of SSI Sector. Sponsoring of Industrial
Tours and Trade Delegations abroad is a significant activity of
KASSIA to give a wider exposure to entrepreneurs.
The association has a spacious four-storied building of its own to house its office and development activities, a unique achievement for a voluntary organization through sacrifice and efforts of its successive Presidents and members.

3.4.3. NATIONAL ALLIANCE OF YOUNG ENTREPRENEURS (NAYE)

NAYE was setup to promote and develop entrepreneurship among women. The women’s wing of NAYE was set up in 1975, the international year of women announced by the U.N. The progress made by the wing in securing the rightful place for women in the national economy since than has been impressive. The women’s wing has setup chapters in 5 states. In other states, Associations of Women entrepreneurs have affiliated themselves with the Women’s Wing of NAYE, making it the most representative organization of women entrepreneurs in the country. It has been instrumental in organizing three International conferences and nine National conventions in different parts of the country.

The First National convention of Women Entrepreneurs held at New Delhi in November 1981 called for priority to women in the allotment of land, sanction of power and industrial licensing etc. It also recommended the simplification of loan procedures, counseling services, centralized marketing agency and special training programmes for women entrepreneurs. The 2nd International Conference of Women Entrepreneurs organized by NAYE at New Delhi in 1981 along with World Assembly of Small and Medium
Enterprises adopted the declaration that, all National Government should promote women involvement in social and economic development programmes, provide necessary infrastructural support, training and marketing facilities, enact legislation or remove constraints in their way, arrange for relevant technology and financial assistance.

The Eighth Convention of NAYE was held at New Delhi from 21st September to 23rd September 1989. It was attended by over 300 women entrepreneurs from 14 States and Union Territories, besides senior officials from Government departments, banks, financial institutions and other development agencies, The convention provided an opportunity to review the progress made so far and to recommend measures to give a vigorous thrust to activities in the coming years. Awards for the Best Women Entrepreneurs for the year’ were distributed on the occasion. An Exhibition of products manufactured by women entrepreneurs was organized so as to give opportunity to women entrepreneur to display their products and catch the market for them. 20

Fourth International Conference of Women Entrepreneurs was held in December 1993 at Hyderabad (India). The main function was to establish networking and to provide package of service to the women entrepreneurs associations in India. It was decided that National Alliance of Young Entrepreneurs of India women’s wing (NAYE), would henceforth be known as FISME Federation of Indian Women Entrepreneurs (FFIWE). Association of women

entrepreneurs in different states and districts will be affiliated to FFIWE so that they can avail the various facilities and services provided to women entrepreneurs in the country. Individual women entrepreneurs are also eligible for general membership.  

3.4.4. NATIONAL ASSOCIATION OF WOMEN ENTREPRENEURS AND EXECUTIVES (NAWEE)  

The National Association of women entrepreneurs and executives (NAWEE), thus formed, is an all-India body and will be a non-political, non-political, non-profit, membership organization to perform the following functions:

- To act as a Clearing House on problems and opportunities facing women entrepreneurs and executives at all levels and to assist them in their self-development and protection.

- To act as a Training and Development Institute so as to further equip women in order to enable them to meet the various challenges in their respective environments.

- To work closely with industries and organizations, concerned with women entrepreneurs and executives in

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21 FISME, AWAKE Directory.
22 Sarangadharan S and Rasia Begum, 1995, op. cit., p.34.
establishing benchmarks on successful operations through research and analysis.

- To work closely with the government and other public institutions on the role of women entrepreneurs and executives in the all-economic and social development of the country, and over-further their cause for self-development.

- To act as a “spokesman” of women and help to project the correct image of its constituent members, whether individuals, companies, organizations, associations or Government agencies and departments through publications, seminars, workshops, conferences, exhibitions, group tours, lectures, contests, awards, or by any other lawful means.

- To establish branches (local, state, etc.,) regional bodies and units of NAWEE throughout the country.

- To establish hostels, dormitories and apartment facilities for women entrepreneurs and executives and provide any other facility required for such workingwomen.

- To perform any other functions and services deemed fit by the office-bearers of NAWEE or by the National Government Council of the parent body.
CONCLUSION

The Institutions to finance women entrepreneurs and the Intuitions to provide supports in the form of technical know-how, training, marketing information, counseling, project report preparation, conduct of exhibitions and fairs and also the Associations and Non-Governmental Organisations attached to women entrepreneurship are discussed. The working and operation of various schemes by these institutions and their key roles, beneficiaries and their problems and prospects are analysed and interpreted in the next chapter.