CHAPTER 7

WOMEN ENTREPRENEURSHIP
DEVELOPMENT IN VIDARBHA
Entrepreneur is one of the most important inputs in the economic development of a country or of regions within the country. Entrepreneurial competence makes all the difference to the rate of economic growth. In India, state and private entrepreneurship co-exist. The small-scale industrial sector and business are left completely to private entrepreneurs. Entrepreneurship development and small-scale industry development are the obverse and reverse of the same coin. Small-scale enterprise is a breeding ground for entrepreneurship. Conversely, that the rapid growth of small-scale sector is mainly due to the entrepreneurship development is also true. It is, therefore, in this context that an increasingly important role has been assigned for the identification and promotion of entrepreneurs to this sector.

Peter Drucker, the well-known management expert, defines an entrepreneur as one who always searches for change, responds to it and exploits it as an opportunity. Entrepreneurs innovate and innovation is a specific instrument of entrepreneurship. According to one definition that has emerged very recently, an entrepreneur is a person who senses opportunity for economic gain in the socio-economic spheres around him and initiates activity leading to production/
distribution/service, through interaction of men and materials. Entrepreneurship involves taking risks or making investment under conditions of uncertainty and to innovate, plan and take decisions so as to increase production and productivity.

**THE MEANING OF E.D.P.:**

E.D.P. means a programme designed to help a person in strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his entrepreneurial role effectively. Towards this end, it is necessary to promote his understanding of motives, motivation pattern, their impact on behaviour and entrepreneurial value. A programme which seeks to do this can quality to be called an E.D.P. This has to be stressed here, because there are a number of programmes which aim at providing informational or managerial inputs or focus on preparation of a project. Although all these inputs are required by a new entrepreneur, a programme not touching entrepreneurial motivation and behaviour cannot be called an E.D.P.

**THE NEED OF E.D.P.:**

The need for a broad-based entrepreneurial class in India arises from the need to speed up the process of activating the factors of production, leading to a higher rate of economic growth, dispersal of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker
sections of the society and involvement of all sections of
the society in the process of growth.

Several factors go into the making of an entrepre-
neur. Individuals who initiate, establish, maintain and
expand new enterprises constitute the entrepreneurial class.
The socio-political and economic conditions, the availability
of industrial technology and know-how, state of art and
culture of business and trading, existence of markets for
products and services and the incentives and facilities
available for starting an industry or business, all have a
bearing on the growth of entrepreneurship. A conducive
environment is created through the policies and interest of
the Government in economic and industrial development.

Though Entrepreneurship Development Programme has
been recognised as an effective Human Resource Development
tool, many a times there are very many expectations from a
single programme, like removing unemployment, enhancing,
industrial development, promotion of small-scale industries,
developing industrially under-developed regions, etc. It
is needless to say that no "one" programme can achieve all
these ambitious objectives.

E.D.P. is primarily meant for developing those first-
generation entrepreneurs, who on their own cannot become
successful owners of enterprises. It covers three major
variables: location, target group and enterprise (entrepreneurial activities). Any of these can become the focus or starting point for initiating and implementing an EDP. The remaining two then have to follow by making proper synthesis with the first. As for example, if the objective is to promote women entrepreneurs, suitable location and proper entrepreneurial activities must match or if the objective is to develop North-East region, then potential target group and feasible entrepreneurial ventures must follow.

EDP by itself therefore aims at achieving the specific objectives of the programmes and therefore cannot create any magical result. It is a continuous process of training and motivating them to set up enterprises in large measure.

OBJECTIVES OF THE PROGRAMME:

In line with the national programme for the promotion and development of small and medium industries in the countryside, the Industrial Service Institute (ISI) under the Department of Industrial Promotion (DIP) launched the EDP to give substance to the government's policies of stimulation of economic growth, dispersing industries to rural areas and promoting the processing of local raw materials. The EDP was considered a part of the industrial development policy articulated in the present Five-Year National Economic and
The Programme sought to develop entrepreneurial activities in the rural areas of Thailand as a vehicle for economic growth and also had the following objectives:

(a) To promote the development of small and medium enterprises that would encourage self-employment among potential entrepreneurs;

(b) To provide, in the rural areas, special programmes designed to stimulate new ventures and encourage expansion of existing activities of small and medium industries;

(c) To generate employment and self-employment in the processing of indigenous raw materials for local consumption and for export;

(d) To develop entrepreneurial capabilities for potential entrepreneurs and upgrade managerial skills for existing entrepreneurs.

For a sound training programme for entrepreneurship development in India, the expert group constituted by the NIESBUD accept that it must be able to help selected entrepreneurs to:

(a) Develop and strengthen their entrepreneurial quality/motivation;

(b) Analyse environment related to small industry and small business;
(c) Select project/product;
(d) Formulate Projects;
(e) Understand the process and procedure of setting up of small enterprise;
(f) Know and can influence the source of help/support needed for launching the enterprise;
(g) Acquire the basic management skills;
(h) Know the pros and cons of being an entrepreneur; and
(i) Acquaint and appreciate the needed social responsibility/entrepreneurial disciplines.

Some of the other important objectives of entrepreneurial training are:

(i) To let him set or reset the objectives of his business and work individually and along with his group for their realisation.
(ii) To prepare him for accepting totally unforeseen risks of business for a long time after such training.
(iii) To enable him to take strategic decisions.
(iv) To enable him to build an integrated team equal to the demands of tomorrow.
(v) To communicate fast, clearly and effectively.
(vi) To develop a broad vision to see the business as a whole and to integrate his function with it.
(vii) To enable him to relate his product and industry to the total environment, to find what is significant in it and to take it into account in his decisions and actions.

(viii) To enable him to cope with and coordinate the different types of paper work, most of which is statutorily obligatory.

(ix) To make him subscribe to industrial democracy, that is, accepting workers as partners in enterprise; and

(x) To strengthen his passion for integrity, honesty, and compliance with law which is the key to success in the long run.

OBJECTIVES OF E.D.P. TRAINING:

The sound training programme for entrepreneurship development should be able to help selected entrepreneurs to:

(a) strengthen their entrepreneurial quality/motivation;
(b) analyse environment related to small industry and small business;
(c) select project/product;
(d) formulate projects;
(e) understand the process and procedure of setting up of small enterprise;
(f) know and influence the sources of help/support needed for launching enterprise;
(g) acquire the basic management skills;
(h) know the pros and cons of being an entrepreneur; and
(i) acquainting and appreciating social responsibility/entrepreneurial disciplines.

ENTREPRENEURSHIP DEVELOPMENT AMONG WOMEN:

There is a greater need for bringing women to the main stream of economic development of our country when they prove themselves successful in all fields, if they are given an opportunity. Women should come out with commitment to the developmental activities, particularly to the industrial sector. But unfortunately vast majority of the women are still struggling to remove their shackles. The society should facilitate the growth of women and nurture their talents and abilities. Of course, no doubt, there has been a substantial growth in women's involvement in the economic activities of all over the world over the past few decades. As per the I.L.O.'s report of 1980, from about 10 per cent of world's income only 1 per cent of world's assets are received by women, though they represent 50 per cent of the world's population and perform 2/3 of the total work in the world.

In India, it is still far behind, women constitute 60 per cent of the rural unemployment and 56 per cent of the total unemployed. In the Nation scene, out of an overall 10 per cent increase in recruitment, only 2 per cent comprise of women, for Government services. It is now just 6 per cent
in all the civil services with 7.5 per cent in the Indian Administrative services and 10.1 per cent in the Indian Foreign Service. In the Forest service and Police service, this number is even negligible. This is obvious that women is the most negligible and form the largest disadvantaged segment of the country.

The Government's draft for the national perspective plan for women from the period 1988 to 2000 A.D. has mooted a wide range of proposals, including job-reservations for women in anti-poverty programmes, wholesome projection of women in media and provision of thorough-going legal safeguards to women in various endeavours. It calls for all round measures to ensure that women "catch up with the mainstream" of national life by the turn of the century. In order to encourage more and more women to come to the field of industry, the Government has introduced several schemes for providing training and extension services to women entrepreneurs. The Government has 27 beneficiary oriented and 45 training programmes designed for women. At present, there are 1084 industrial training institutes, of which about 120 are exclusively for women with approximately 5600 seats for them. The Central Government, set up a national level standing committee in September 1985, on women entrepreneurs under Ministry of Industry. The Government has also started several women development corporations to promote the economic status among them.
The ownership and Management of business and industry - Entrepreneurship has for long been considered as an exclusively male prerogative. This is true not only in the traditionally developing countries like India but also in highly industrialised countries like Japan. However, in recent years women are increasingly participating in various economic activities including the field of industry. Entrepreneurship is one such traditional male preserve of which women have started rightfully occupying. Several women entrepreneurs in India have taken up to run industries of their own. Handlooms, handicrafts and cottage industries, khadi and village industries have played a pivotal role in providing work opportunities to women. Khadi spinning, cereals and pulses processing, cottage-matches making, carpet weaving are mostly done by women. Now-a-days, elite women in the cities are making a landmark in the non-conventional fields such as consultancy, marketing, advertising, manufacturing (specially electronics), garment exporting, interior decoration and designing, beauty clinics, handicrafts, textile-printing, food processing, readymade garments, finished leather products and even in engineering.

A great number of women are willing to become entrepreneurs due to various factors. These factors can be classified under two headings, namely "pull factors" and "push factors". Under the first category, the women entrepreneurs choose a profession as a challenging and adventurous with an urge to do something new and to have an independent occupation. The other category of women take up business enterprises to get over financial difficulties and responsi-
bility is thrust on them due to family circumstances. However, the latter category forms a negligible percentage of the total women entrepreneurs.

**ENTREPRENEURSHIP DEVELOPMENT PROGRAMME ORGANISATIONS:**

There are several organisations engaged in conducting entrepreneurship development programmes in India. The lead in the matter was given by the Small Industries Development Organisation through its Small Industries Service Centres. Entrepreneurial development in Gujarat has now been conducted for long time, and sophisticated selection techniques and training methodology have been developed. The programme integrates identification and training of potential entrepreneurs, identification of viable industrial projects and developing managerial capabilities. Institutional support in the areas of finance, infrastructure, etc. is also linked with the programme.

Other organisations that have been actively conducting entrepreneurship development programmes are State Bank of India; financial institutions such as IDB; Entrepreneurial Motivation Training Centre in Northern-Eastern Region; Xavier Institute of Social Services, Ranchi; industrial consultancy organisations in various states; Centre for Entrepreneurship Development, Ahmedabad; State Financial Corporations; the Centre for Entrepreneurship Development, Hubli; Small Industries Extension Training Institute, Hyderabad; National Science
and Technology Entrepreneurship Development Board, etc.

The need for a national organisation to serve as an apex body to co-ordinate the training programmes of various centres and organisations in the country, to train a larger number of trainers and motivators in entrepreneurship development, to prepare model syllabii of training for various target groups and target areas, etc. was felt, with a view to evolve an integrated national approach to this subject.

SPECIAL SCHEMES/PROGRAMMES OF INSTITUTIONAL ASSISTANCE TO WOMEN ENTREPRENEURS:

IDBI Mahila Udyam Nidhi Scheme (MUN):

IDBI has set up a special fund, Mahila Udyam Nidhi (MUN) with a corpus of Rs.5 crores to provide seed capital assistance up to Rs.10 lakhs in the form of soft loan to new women entrepreneurs, setting up projects in the SSI sector. Women entrepreneurs owning and managing an enterprise with a minimum financial stake of 51 per cent of the equity, preferably trained under an Entrepreneurship Development Programme and having financial ability to meet 10 per cent of project cost, are eligible to avail for assistance under the scheme. The scheme is operated through State Financial Corporation (SFC) in every state.

The integrated assistance of Rs.1.8 crores was sanctioned to 221 units for promoting women entrepreneurs.
during the year 1986-87, 371 units assisted to the tune of Rs.6.4 crores during the year 1987-88. Besides, 55 EDPs exclusively meant for women entrepreneurs were held during the year 1987-88, benefiting 1,391 women entrepreneurs. IDBI's subsidy support to these programmes aggregated Rs.1.2 crores. In order to provide information and assistance to women entrepreneurs, IDBI is setting up special desks in its Regional and Branch Offices.

**IFCI Interest Subsidy Scheme:**

IFCI has a scheme of interest subsidy for women entrepreneurs, administered through the SFCs. The IFCI subsidises a year's interest payments subject to a maximum limit of 10 per cent per annum. If repayments are made regularly.

With a view to encouraging women entrepreneurs to take up industrial projects, IDBI provides, under a special scheme, refinancing at a concessional rate of 9 per cent a year, the ceiling on the rate of interest on the loan being 12.5 per cent. A reduced minimum promoter's contribution of 15 per cent is stipulated except for projects in the most backward districts where the minimum contribution is further reduced to 12.5 per cent. The IDBI extends 100 per cent refinancing to SFCs in respect of proposals covered under the automatic refinancing scheme and 85 per cent if the proposals come under the normal refinancing scheme. For commercial
banks, refinancing is extended at 75 per cent of the loan amount under both schemes. Over and above the financial assistance, organisations are being identified and encouraged to provide liaison, training, consultancy and extension support to women entrepreneurs, the cost of these services is being borne by the IDBI subject to a ceiling of Rs.10,000 per beneficiary. While the support is need-based, it is envisaged that the subsidy will be broken down as follows:

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDP Training</td>
<td>Rs. 2,500-00</td>
</tr>
<tr>
<td>Feasibility/project report preparation and other consultancy services</td>
<td>Rs. 5,000-00</td>
</tr>
<tr>
<td>Follow-up and other extension services</td>
<td>Rs. 2,500-00</td>
</tr>
</tbody>
</table>

**SBI Stree Shakti Scheme:**

SBI Stree Shakti package is exclusively designed package by State Bank of India for promoting entrepreneurship among women. The package offers:

1. **Entrepreneurial Development Programmes** for women with or without formal training or exposure to business. Such programmes are conducted at over 10 training centres of the banks all over the country.

2. The loans offered under the scheme would carry lower rate of interest.

3. The margin money requirement towards promoters contribution would be in the range of no margin to 20 per cent.
The proposal seek loan would be disposed off within a period of 30 days.

The package offers six schemes:

Scheme One: Small business scheme for professionals and self-employed women.

Scheme Two: Small business scheme for self-employed.

Scheme Three: Retail trade scheme for self-employed.

Scheme Four: To assist village or cottage and small scale industry.

Scheme Five: Equity Fund Scheme for both professionals SSI units.

Canara Bank Centre for Entrepreneurship Development for Women (CED):

Canara Bank has established a centre for assisting all enthusiastic women with entrepreneurial zeal to set up enterprises of their own. It is the prime objective to identify and train potential entrepreneurs through entrepreneurship development programme for launching an enterprise. Business assists the existing entrepreneurs for expanding capability and upgrading technology. The special feature of the service of bank is its reaching out the people for below the poverty line and assisting in taking up some income generating activity.
Some other banks like Indian Overseas Bank and Indian Bank have attached entrepreneurship promotion activities to their staff colleges.

Banks in Kerala have formulated a new scheme for financing groups of women entrepreneurs in the State. The scheme named "Stree Jyoti Scheme" under which group consisting of 10 to 15 women beneficiaries would be provided bank finance.

MAHARASHTRA CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT:

Maharashtra Centre for Entrepreneurship Development, Aurangabad is a joint venture promoted by Government of Maharashtra in collaboration with some financial institutions.

Aims and Objectives of M.C.E.D. :

1. To develop entrepreneurs through systematic training.
2. To spread entrepreneurial culture.
3. To disseminate information and data regarding all aspects of entrepreneurship.
4. To conduct research in entrepreneurship.

Activities of M.C.E.D. :

1. Entrepreneurship Development Programmes.
2. Entrepreneurship Awareness Camps.
4. Management Development Programmes.
5. Programmes for overcoming sickness in industries.
6. Publication of literature for Entrepreneurs.
8. Industrial Data Bank.

Details of Activities:

1. Entrepreneurship Development Programmes (EDPs):

Thirty potential entrepreneurs are selected for EDPs through proven methods. 6-12 weeks class-room training programme is designed suitable for the target group. At the end of the class-room sessions the participants develop entrepreneurial personality and prepare a bankable project report. There is a follow up of the participants to ensure that maximum number of units are set up.

2. Entrepreneurship Awareness Camps:

These camps are organised for spreading awareness in the society about the entrepreneurship development activities. There is no restriction on number. Basic information is imparted.

3. Business Opportunity Guidance:

The programme aims at developing a person as an opportunity seeker. The programme aims at teaching how to identify and select business opportunities suitable for oneself.
4. **Management Development Programmes**:

These programmes aim at imparting modern management techniques to existing entrepreneurs. The disciplines include marketing, finance and personnel.

5. **Programmes for Overcoming Sickness in Industry**:

These programmes aim at imparting the skill and knowledge for identifying the cause of sickness and how to take remedial measures. The programmes are meant for entrepreneurs who are facing problems.

**WOMEN ENTREPRENEURS' ASSOCIATION**:

In India, the role of Associations belonging to traders, professions and industries had been largely confined in making representations in the decision making machineries of the Central and State Governments. With the growth of entrepreneurial wave in the country a few associations of women entrepreneurs have emerged into existence to extend a helping hand and creating a congenial environment for the broadening of base for widespread entrepreneurship in rural and urban areas.

**INTERNATIONAL LEVEL ASSOCIATIONS**:

Associated Country Women of the World (ACWW):

Ten million women entrepreneurs are its active members through 54 societies which are represented by sixty countries. These groups consist of women entrepreneurs living
in rural areas of developing nations and are primarily concerned with the development of rural entrepreneurship.

**World Association of Women Entrepreneurs (WAWE):**

This is another world association of women entrepreneurs which enthusiastically involved in the promotion of women entrepreneurship. It actively participates in the International Conferences on Women Entrepreneurship. The association had a world membership of 27,000. The WAWE was very anxious to setting up laboratories and manufacturing units in India. In fact, women entrepreneurs from abroad were here to seek avenues for business with Indian firms and to see the developments made by the industry in various fields.

**Hints for Training Organisations:**

Training organisations have been advised to keep in mind the following:

(i) In the pre-training component, the need for identification of industrial opportunities consistent with the knowledge, skills and personal background of trainers.

(ii) The facility for training part could include women trainers so as to help participants to open up and discuss their problems freely.

(iii) The women trainees should be motivated to set up modern small-scale units, for example, in electronics, engineering, plastics and chemicals, rather than conventional female enterprises.
(iv) The extension services should be tailored to the special needs and problems of women entrepreneurs, such as the long lead time invariably required by them to complete procedural formalities, arranging finances and trying up marketing arrangements.

(v) Apart from knowledge and skill inputs, demonstration of entrepreneurial initiative and exposure to actual industry operations through field visits should receive due weight.

(vi) Post-training escort services would be provided by the conducting agency till the projects taken up by women entrepreneurs reach their break-even stage.

The experience in conducting EDPs for women indicates that:

(a) Though women have the same potential as men to succeed as entrepreneurs, they suffer from two distinct disadvantages as compared to men and these entitle them to some special considerations. The first is solely internal and therefore, within their control to improve; they lack initial confidence in their own abilities. The other is the long lead time required to complete all legal and procedural formalities in view of the various restrictions on their mobility.

(b) The majority of women entrepreneurs felt that discrimination was evident during the implementation stage but became less severe once the units were established.
(c) While carrying out the market survey during their training and in marketing their products after they had started their enterprise, some women entrepreneurs had to face the discouraging attitude of tradition-bound traders.

(d) Women coming from families steeped in industrial and business activities could achieve success faster than most others. They easily assumed the role of independent decision-makers and had leadership qualities in the fullest measure.

(e) Young unmarried women were not found suitable for our programme as the course of their future life was not in their hands. Compared to them, married women in the age of 30-45 were found to be more reliable as their responsibilities towards their family were clearly defined and were gradually lessening.

(f) Today, 8 out of 10 working women forgo their careers for the sake of their family. We naturally do not expect women entrepreneurs to be free from this concern. We have seen that almost all successful women entrepreneurs had strong family support in the form of finance and business know-how, and enjoyed personal freedom. The family adjusted and rescheduled the normal house routine to suit them.

(g) Generally, women are less aggressive and more emotional. Initially, they get involved in the business situation
where a man would usually remain cool. But, with a little experience, they quickly learn to be tough and remain objective.

(h) Their natural patience and gentleness make women sound personnel managers in small enterprises. They can generally understand the feelings of others and have a keen sense of justice and fairness.
ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES IN VIDARBA :

The growth of entrepreneurs depends to a large extent on how the concept of entrepreneurship is promoted and developed by different agencies. There are a good number of development institutions working in Vidarbha Region with an objective in mind. Whether such institutions are undertaking programmes any for entrepreneur ship development is a subject matter of this study.

INSTITUTIONS CONDUCTING E.D.P. FOR WOMEN IN VIDARBA :

The Central Government of India, Government of Maharashtra and many other voluntary agencies have started various development agencies for economic and industrial development of developing backward regions. These agencies are undertaking different activities to boost up the process of industrialization. The programmes pertaining entrepreneurship development have now taken a form of major activity. It is believed that by mere introducing financial and other inputs the developing regions may not give desired results, and hence more concentrated efforts are needed to develop an entrepreneurial society.

An inquiry was made regarding the institutions undertaking entrepreneurship development programmes for entrepreneurs in general and women entrepreneurs in particular.
Institutions Conducting E.D.P. for Women in Vidarbha:

1. Maharashtra Centre for Entrepreneurship Development;
2. State Bank of India;
3. Small Industries Service Institute (SISI);
4. S.I.E.T.;
5. Development Corporation of Vidarbha Limited (DCVL);
6. Lead Banks of various Districts.

It is noticed that in the region of Vidarbha, the training and entrepreneurship development programmes are mostly conducted by MCEQ; State Bank of India, and S.I.E.T. Small Industries Extension Training Institute, (SIEI), Hyderabad conducts some Entrepreneurship Development Programmes only at Nagpur. Development Corporation of Vidarbha Ltd. was also assigned the task of entrepreneurship development in this region, however no significant efforts are made by this institution in this area. Lead banks of each district has also been directed to organise Entrepreneurship Development Programmes in collaboration with District Industries Centre, however non-availability of statistics restricts to know how many EDPs are arranged by these banks in Vidarbha region for women entrepreneurs.
TYPES OF TRAINING OFFERED BY INSTITUTIONS:

The institutions mentioned previously conduct different types of development programmes. It will useful here to know the type(s) of training programmes conducted by such institutions.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Institution</th>
<th>Awareness Development</th>
<th>Management</th>
<th>Specialised</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MCED</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>2.</td>
<td>SBI</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>3.</td>
<td>SISI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Lead Banks</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

From the data given in Table 7.1, it is very clear that "Entrepreneurship Awareness Programmes for Women" are organised by all these institutions, whereas SISI and MCED undertake training programmes for entrepreneurship development and even on certain aspects of management of the unit. SISI is the only institution in this region offering training on certain specialised areas. Considering the vast potential available to development entrepreneurship these facilities appear to be too inadequate.
DURATION OF TRAINING PROGRAMMES:

The duration of such training programmes decide the contents, methodology and its impact on potential entrepreneurs. If a programme carries a proper combination of time and contents of training then it certainly proves its utility in terms of converting potential entrepreneurs into true entrepreneurs.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Programme</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Awareness</td>
<td>1 day, or 1 to 3 days</td>
</tr>
<tr>
<td>2</td>
<td>Development</td>
<td>3 days to 6 days</td>
</tr>
<tr>
<td>3</td>
<td>Management</td>
<td>3 days to 6 days and 6 to 12 weeks.</td>
</tr>
<tr>
<td>4</td>
<td>Specialized</td>
<td>3 days</td>
</tr>
</tbody>
</table>

The duration of training programmes depends on various factors such as objectives of training, the trainees, trainers, contents of the programme, and also the facilities and cost of the training.

The lead banks, and MCED organise 1 day awareness programmes. Usually these programmes are arranged at various Taluka places and some parts of towns and districts places. The awareness programmes organised by SISI and SBI are of 3 days' duration.
The Entrepreneurship Development Programmes also vary in terms of duration from organisation to organisation. The MCED's development programmes are usually of 6 days and in some cases, are extended up to 1 month, whereas development programmes of SBI and SISI are usually of 1 week (6 days) duration.

The management and specialised training programmes are usually of 3 to 6 days' duration.

For all these programmes the entrepreneur has to pay registration fees. In most of the cases, the programmes are 'non-residential' in nature.

**RESPONDENTS' VIEWS TOWARDS E.D.Ps. ORGANISED BY VARIOUS INSTITUTIONS:**

During the course of research an attempt was also made to know the extent to which these programmes have been appreciated and accepted by the respondents. The success of any activity depends to a large extent on how the respondents - users (for whom such an activity is conducted) accept it and feel about it.

As a part of this research the respondents were asked to give details about any entrepreneurship development programme they have attended.
<table>
<thead>
<tr>
<th>Have you attended any Entrepreneurship Development Programme</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>47</td>
<td>73</td>
<td>120</td>
</tr>
<tr>
<td></td>
<td>39.17%</td>
<td>60.83%</td>
<td>100%</td>
</tr>
</tbody>
</table>

From the data, it is very clear that only 40 percent of the respondents entrepreneurs have attended the Development Programmes organised by development associations. One can say that, the Entrepreneurship Development Programmes arranged by such institutions are yet to reach to the ultimate users in the right sense and hence the desirous entrepreneurs could not avail the facility of such programmes.

**REASONS FOR NOT ATTENDING THE TRAINING PROGRAMMES:**

It is necessary that one should know the reasons that have kept the entrepreneurs away from the training programme. The reasons keeping an entrepreneur away will throw light on limitations of the existing training programmes.
TABLE 7.4 : Reasons Keeping the Entrepreneurs Away from Training Programmes

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Reason</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No knowledge of such training programmes.</td>
<td>41</td>
</tr>
<tr>
<td>2.</td>
<td>Non-availability of time, suitable place, etc.</td>
<td>8</td>
</tr>
<tr>
<td>3.</td>
<td>Far away from place of your activity.</td>
<td>24</td>
</tr>
<tr>
<td>4.</td>
<td>Heavy registration fees.</td>
<td>--</td>
</tr>
<tr>
<td>5.</td>
<td>You have your own doubts about utility of such programmes.</td>
<td>--</td>
</tr>
</tbody>
</table>

Most of the respondents (71) have argued that they were unaware regarding training programmes that were arranged by MCED, or SBI for women entrepreneurs. The researcher has not made any specific enquiry regarding this lack of information. In informal discussions with the respondents it was noticed that most of the respondents have either not seen the advertisement, or circular published by the training institutions or they were absolutely unaware of happening of any such activity. Some of the respondents have also expressed that they could not attend the programmes due to problems of transport, and time schedules. However, it should be mentioned that no respondent disregarded the utility of training in any manner, which should be accepted as a major plus point in this matter.
TYPE OF PROGRAMME ATTENDED:

The respondents who have attended these training programmes were then asked to give details regarding what type of Entrepreneurship Development Programmes they have attended? The intention behind collection of the data was to know what type of training programmes have reached to the respondents.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Type of E.D.P. attended</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Awareness</td>
<td>12</td>
</tr>
<tr>
<td>2.</td>
<td>Development</td>
<td>36</td>
</tr>
<tr>
<td>3.</td>
<td>Management</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Specific</td>
<td>--</td>
</tr>
</tbody>
</table>

From the data it may be concluded that though the awareness programmes is attended by many respondents only a few turnout to be entrepreneur (Here the researcher admits that the small size of the sample, and other limitations do not permit to draw a blanket and final conclusion of this type). The enthusiastic response to awareness programmes has not proved useful to transform a participant into entrepreneur to a large extent.
The entrepreneurship development programmes are attended by 36 respondent entrepreneurs. The responses of 36 respondents are tabulated for further enquiry elsewhere. However, it appears that these Entrepreneurship Development Programmes have a good impact on entrepreneurs' perception regarding management of their business. Only 1 respondent entrepreneur has attended advanced management programme for entrepreneurs from amongst the sample respondents and the specialized programme was not attended by even a single entrepreneur. Hence, no conclusions can be drawn regarding these programmes.

LIMITATIONS NOTICED IN ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

Those respondents who have attended the training programmes were asked to give their opinions and views regarding limitations of the training programmes conducted by these institutions. They were also asked to tell about what are the weak areas or 'unwanted' contents of the training programmes. The respondents' views on this issue are tabulated in Table 7.6.
From the responses of the respondents, it is clear that most of the respondents feel that the Entrepreneurship Development Programmes should be made more and more broad-based and full-proof. The short duration of awareness programme and too many different types of activities which are undertaken at once makes them confused. The entrepreneurs find it difficult to cope up with entirely different type of atmosphere.
The want of demonstration and practical training activities, limited interaction and two-way communication makes the programme slowly monotonous. Entrepreneurs do not get surcharged with the spirit of doing something different.

The limitation noticed by some of the respondents appears to be more realistic and important that the trainers and organisers do not arrange for any 'follow up programme'. The organisers have not cared in many cases to maintain the feedback or to keep a track of the those who have taken a training from these institutions. The problem and difficulties regarding pedagogy, training skill, and trainers' ability have also been noticed by some of the respondents.

BENEFITS DERIVED FROM THE ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

The respondents were asked to give their personal opinions regarding what benefits they have derived by attending the Entrepreneurship Development Programmes. What are the advantages they have obtained and any improvement that they have made in their personality and business functioning. Due to vagueness and variety of replies the data so obtained cannot be tabulated in the tabular form with specific scores. However, the representative replies of entrepreneurs are exhibited in Exhibit 7.1.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>It has developed my confidence.</td>
</tr>
<tr>
<td>2.</td>
<td>I learnt many new things.</td>
</tr>
<tr>
<td>3.</td>
<td>It has offered me an opportunity to come in contact with many people.</td>
</tr>
<tr>
<td>4.</td>
<td>I have gained knowledge of many practical aspects of business.</td>
</tr>
<tr>
<td>5.</td>
<td>It has helped me to know some practical ways.</td>
</tr>
<tr>
<td>6.</td>
<td>It has helped my notions about business.</td>
</tr>
<tr>
<td>7.</td>
<td>It has removed my myths and misconceptions regarding business management.</td>
</tr>
</tbody>
</table>

**UTILITY OF ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES TO WOMEN ENTREPRENEURS:**

The Entrepreneurship Development Programmes for women are conducted not only with a view to develop entrepreneurship among women but also to boost up the process of developing entrepreneurial society. What are the views of those entrepreneurs for whom such entrepreneurship development programmes are conducted is a subject matter of inquiry.
From this point of view, the entrepreneurs were asked to express reactions regarding utility of EDPs organised by various institutions in this region.

### TABLE 7.7: Views regarding Utility of EDPs to Women Entrepreneurs.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Reactions</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>It's subject matter gives an insight into various aspects of installing and starting a unit.</td>
<td>37</td>
</tr>
<tr>
<td>2.</td>
<td>It tells about many practical aspects of business management.</td>
<td>33</td>
</tr>
<tr>
<td>3.</td>
<td>It is useful to develop certain qualities required to become a successful entrepreneur.</td>
<td>33</td>
</tr>
<tr>
<td>4.</td>
<td>It is useful for a woman to assess her strengths and weaknesses as an entrepreneur.</td>
<td>28</td>
</tr>
</tbody>
</table>

From the information gathered, it is clear that most of the respondents have found the Entrepreneurship Development Programmes as useful. They are of the view that a properly conducted EDP gives a fund of information regarding personality development, skills improvement and to gain knowledge of business management.
Extent of Utility of EDP:

The entrepreneurs were asked to give their opinions regarding the extent to which programmes are useful. Their views were given weightage on the ranking scale. The views of the entrepreneurs were ranked as follows:

1. Highly useful - 4
2. Useful - 3
3. Somewhat Useful - 2
4. Not at all useful- 1

The responses so received were tabulated and are presented in Table 7.8.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Response</th>
<th>Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Highly Useful</td>
<td>88</td>
<td>1</td>
</tr>
<tr>
<td>2.</td>
<td>Useful</td>
<td>63</td>
<td>2</td>
</tr>
<tr>
<td>3.</td>
<td>Somewhat Useful</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>4.</td>
<td>Not at all Useful</td>
<td>--</td>
<td>-</td>
</tr>
</tbody>
</table>

From the data, it is very clear that most of the entrepreneurs have appreciated the utility of EDP to a moderate extent. From their point of view, it has a utility but there is scope for improvement. However, it should be noted that no one finds these EDPs 'not at all useful'. It can be inferred that the entrepreneurs' response to EDPs is encouraging, but they need it in improved form to make it a need-based programme which caters for their personal requi-
SUGGESTIONS TO IMPROVE THE ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

The entrepreneurs who have attended the entrepreneurship development programmes were asked to give suggestions to improve the quality of existing EDPs arranged by the concerned institutions. The responses so received are tabulated in Table 7.9.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Suggestions</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The contents of course should be more practical.</td>
<td>43</td>
</tr>
<tr>
<td>2.</td>
<td>It should cover specific areas useful for women entrepreneurs.</td>
<td>38</td>
</tr>
<tr>
<td>3.</td>
<td>It should be related to the trade/business of entrepreneur.</td>
<td>37</td>
</tr>
<tr>
<td>4.</td>
<td>Emphasis should be on practical side and day to day problems.</td>
<td>31</td>
</tr>
<tr>
<td>5.</td>
<td>More stress should be on management aspects of business.</td>
<td>28</td>
</tr>
<tr>
<td>6.</td>
<td>EDP should give more weightage to areas of marketing and finance.</td>
<td>28</td>
</tr>
<tr>
<td>7.</td>
<td>The duration of programme should be long.</td>
<td>21</td>
</tr>
<tr>
<td>8.</td>
<td>Language of training should be Marathi.</td>
<td>19</td>
</tr>
</tbody>
</table>
From the data tabulated in Table 7.9 makes it clear that there is scope to improve the existing network of development programmes. The responses of entrepreneurs in order to improve the entrepreneurship development programmes prove that the course contents should be made more relevant, practical and need-based so that it will meet the requirements and expectations of entrepreneurs.

Relevance of any training programme to the activities of trainee is a key factor that determines its success. However, the basic limitations of the existing development programme is the limited relevance of its contents with the business of the entrepreneurs. The verbose and theoretical aspects of entrepreneurship development programmes give less emphasis on the basic expectations of the trainees. The trainees do not find many aspects of the training programme useful for their day to day functioning and then they loose their interest in the EDP. It is here need that a more relevant, need-based programme be evolved.

Furthermore, the trainees also mentioned that they need a EDP which will give more coverage to various aspects of management. This expectation is but natural, as at present, there is no crash programme on management of SSI units by any institution and also the entrepreneurs cannot afford to attend a full-time management education programme due to limitations of funds, time and other business commitments.
The entrepreneurs have made a strong recommendation that while framing EDP programme, the specific requirements of women entrepreneurs be taken into account. The present EDPs are tailored considering requirements of male entrepreneurs or entrepreneurs in general, they do cover up many aspects necessary for women entrepreneurs.

There are some other important suggestions made by the entrepreneurs. Most of the SSI owners face problems in the area of finance and marketing areas. Special training regarding effective marketing techniques and financial aspects of business is their basic requirement, for which they have great expectations from EDPs arranged by financial and development associations.

The language of EDP should be one which the participants should be able to understand easily. The gap due to understanding may mar the whole exercise. Hence, the demand to have such programmes in mother-tongue sounds valid and just.