CHAPTER 8

INSTITUTIONS

IN THE SERVICE OF WOMEN ENTREPRENEURS
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INTRODUCTION:

The employment policy, envisaged for the Sixth Five Year Plan 1980-85 was designed to meet two major goals of reducing under-employment for majority of the labour force and cutting down long-term employment.

The Sixth Plan laid great emphasis and provided a New Deal for Self-employment by providing a package of services such as training, credit, marketing and general guidance for those who wanted to launch self-employment ventures. The main thrust of the New Deal was to ensure that the requisite information, application forms etc. for various facilities admissible for self-employment are made available at one place, utilising 'one-window' approach.

Right from the Fifth Five Year Plan, the planning strategy was given priority for fulfilling the minimum needs of the community. The Sixth Plan gave due emphasis to the social inputs required to build the basic infrastructure that could guarantee a better quality of life in the urban and the rural areas. There was a general shift from the concept of welfare to the concept of development. Special attention was paid to the large sections of women who were neglected as part
of the work force, by giving financial and technical assistance through organisations engaged in various development activities.

**SMALL INDUSTRIES DEVELOPMENT ORGANISATION:**

The Small Industries Development Organisation (SIDO) functions as an apex body concerned with planning the policy, co-ordinating the institutional activities both at the central and state levels for implementing programmes for development of small scale industries and infrastructure for sustained and organised growth. The activities of SIDO relate to modern small scale industries sector excluding those which fall within the purview of specialised Boards such as Khadi and Village Industries Commission, All-India Handloom, Handicrafts, Sericulture and Coir Boards. The SIDO provides a comprehensive range of extension services ranging from selection of suitable line of production to marketing of the final product. The SIDO functions through Small Industries Service Institutes, Extension Centres, Regional Testing Centres, Tool Rooms and Training Centres and Production Centres. SIDO has 5 allied institutions namely National Small Industries Corporation, Central Institute of Tool Design, Institute for Design of Electrical Measuring Instruments and Small Industry Extension Training Institute.
Materials and motivational inputs, directed activities and structural changes have helped the corporation to expand its services to small entrepreneurs, both in qualitative and quantitative terms.

The corporation provides industrial finance by way of supply of machines on hire-purchase to small industrial units all over the country. Presently, it is running four Prototype Development and Training Centres in India. Under its Marketing Assistance Programme, the Corporation envisages, not only larger markets for the products of small scale industries, but also ensures availability of certain scarce indigenous as well as imported raw materials and inculcation of quality control consciousness. A multi-faceted approach has been adopted in this direction.

The Corporation is now sharing its experience with other developing countries. It undertakes small industrial projects on turnkey basis and provides total services, from feasibility studies to installation and commissioning of plant and training of projects. There has been increasing response from several developing countries.

The Government Stores Purchase programme is giving tremendous boost to the marketing of the products of SSI units. The Corporation enlists the SSI units as competent to undertake supply of various items to the Government. The registered units are extended various facilities so as to
promote their participation and consequently enhance the share in Government purchases.

The Small Industries Development organisation through its network of Small Industrial Service Institutes and Branch Institutes and Extension centres has been motivating women entrepreneurs to take up small industries of their own. Technical assistance and guidance is being provided to them on types of products and activities which could be taken up by them for gainful employment. A number of project profiles have been prepared suiting the requirements of women entrepreneurs. In addition, the entrepreneurial development training courses are being conducted exclusively for women entrepreneurs normally covering a duration of one month.

**SMALL INDUSTRIES SERVICE INSTITUTES**

Necessary assistance to all women entrepreneurs who are interested in starting Small Scale Industries. These institutes are the principal technical and business consultants to the small scale industries and during the last 30 years they have done credible work in the development of small scale industries. Of late the Institute is placing great emphasis for creating entrepreneurs out of the weaker sections and from women. The Institute conducts a number of management courses which last for a duration of three weeks and these are conducted in Bal-Sahyog Extension Centre in Connaught Place,
New Delhi. In these evening courses a large number of women entrepreneurs join and they are not charged any fees. There are also a number of full time courses for women entrepreneurs both in Delhi and outside. These courses last for one month and a small stipend is paid to each trainee. These special courses are exclusively for the women entrepreneurs giving them an opportunity to know the policy matters, industries in which scope for starting new industry exists and the method of planning and running the small industry. During these training courses the participants get not only theoretical knowledge but practical demonstrations. This is supplemented by factory visits so that participants can get sufficient knowledge about various facets relating the running industries. After training, necessary assistance is provided to take up the cases of women entrepreneurs with other agencies and helping the entrepreneurs in launching their products. The encouragement is given to take up household industries already approved by the Directorate of Industries and later on the ventures could be extended to industrial areas. Marketing courses for women entrepreneurs are also provided. It gives good scope for the women entrepreneurs to start industry with the technical know-how and guidance from the Institute supplemented with the assistance of other government organisations.

Business acumen is no longer man's prerogative, as women are gradually emerging as successful entrepreneurs.
India has made tremendous progress in economic development, especially in small scale industries. The last decade has seen the emergence of a potential segment of first generation women entrepreneurs who have been successful in establishing their enterprises not only in conventional but also in high-tech fields. It is true that there are prejudices against women entering the industrial field special efforts are needed to remove these prejudices. With the few technological developments, industries are becoming knowledge-intensive and therefore can be easily managed by women entrepreneurs. Now the time is opportune for women to make their due contribution in the economy.

NATIONAL RESEARCH DEVELOPMENT CORPORATION OF INDIA:

National Research Development Corporation of India is a Government of India enterprise established in December 1953 as a non-profit organisation, under section 25 of the Companies Act. It has been specially created to develop and exploit indigenous know-how, inventions, patents, and processes emanating from all types of R & D institutions in the country. During the past three decades of its existence, the corporation, having acquired a large number of technologies/processes has become a repository of indigenous technologies and inventions.

NRDC is a service organisation. It has been constantly endeavouring to encourage inventivity in the country and to
promote utilisation of results of indigenous R & D with a view to accelerate the national goal of technological and economic self-reliance. The Corporation is engaged in the development and promotion of appropriate technologies and carrying the same to rural areas for improving the quality of life of the weaker sections of the population. Realising that economic independence would accelerate the improvement in the status of women, NRDC is also promoting technologies, which are appropriate for women. The Corporation has brought out a publication which serves as a ready reference for women entrepreneurs and voluntary agencies working for the upliftment of women in India.

KHADI AND VILLAGE INDUSTRIES COMMISSION:

Khadi and Village Industries Commission created by an Act of Parliament, is a statutory organisation engaged in promoting and developing khadi and village industries for providing employment opportunities in the rural areas and thereby strengthening the rural economy. It took over the activities from All India Khadi and Village Industries Board on April 1, 1957.

KVIC is in particular responsible for training persons needed for these industries, building up reserve of raw materials and implement and supply them to the units, provide for sale and marketing of the products and promote research in tools
and techniques. It promotes and encourages co-operative
efforts and ensures genuineness of the products. Financial
assistance is provided to implementing agencies. The parti-
cipation of women in these industries is to the extent of
45 per cent. To build up the infrastructure of village level
units training is one of the most important components.
There are about 25 items covered under village industries
besides Khadi production in cotton, woolen and silk.

THE CENTRAL SOCIAL WELFARE BOARD:

The Central Social Welfare Board is amongst the
pioneering national organizations in the country which has
taken up various programmes for the welfare of children,
women and the handicapped. It runs vocational training
courses leading to better employment prospects of poor and
needy women, socio-economic programme - assistance to voluntary
organisations to take up a wide variety of income generating
activities for needy women and the handicapped. Training
of rural women in public co-operation to enable rural women
to participate more effectively in the process of social and
economic development and acquire leadership qualities.

One of the important categories of units under the
socio-economic programme of the Board is the establishment of
ancillary units, as feeder units to large industrial undertakings.
A significant feature of the socio-economic programme of the Board is the organisation of self-employment units through which many women have been able to acquire sewing machines, knitting machines, handloom and such other equipments which they can use in their own homes and earn a substantial income. Assistance is provided to women, through voluntary organisations in the form of interest free loan to purchase the equipment required by them and also grant amount to meet working capital requirements, to carry on small business ventures like vegetable and rice vending, fish vending and setting up general stores.

In the recent past, the Board has made efforts to involve the Nationalised Banks to supplement the Board’s assistance to the voluntary organisations. The Board’s assistance for setting up production units is in the form of grants which cover the cost of machinery and equipment, the expenditure on training and also a part of the working capital. Bank finance is made available for augmenting the working capital requirements of the units. The Board’s assistance from the Board includes a fixed amount towards deposits, with which the organisation can raise Bank guarantee.

This approach of involvement of financial institutions in the economic activities of voluntary organisations is gaining momentum and the Board intends to increase the involvement base thereby to generate larger amounts of credit on easy terms for pursuing economic activities.
DISTRICT INDUSTRIES CENTRES:

In order to develop entrepreneurship in rural areas and bring forth a corps of young persons who can face the challenges successfully, a major structural innovation is the creation of a single agency to deal with all the requirements of small and village industries. The District Industries Centre (DICs) programme, launched in May 1978, was designed to provide such a framework. The DICs work in close collaboration with the organisations concerned with the development of the rural economy as a whole including Integrated Rural Development, Training Rural Youth for Self-Employment, and National Rural Employment Programme. The DICs are geared to make them effective instruments for implementation of the policies.

LEAD BANKS:

The scheme is designed to enable the banks to work effectively as an instrument of development. Under the scheme, the districts in the country have been allocated among different commercial banks each of whom is expected to act as a cost consortium and as a leader among the operating financial institutions in all its allotted districts in matters relating to deposit mobilisation, identifying prospective avenues for financial assistance and ensuring adequate credit flow for intensive utilisation of potentialities in the district.
The main emphasis is to encourage self-employment to all those who had the technical skill to engage themselves in a productive activity but were unable to do so for lack of finance and infrastructure. To these the credit comes primarily from commercial banks whereas the other infrastructural facilities like supply of raw material, marketing facilities, training, power etc., are to be made available by the Government Development Authorities.

As the emphasis is to encourage self-employment, the criteria for sanction of loan has shifted from security to viability of the project. The real security now becomes the income generation capacity of the project to be undertaken by an entrepreneur as also the business ability of the borrower.

There are a number of schemes by different banks for providing credit for industrial activities. The general approach in formulating these schemes is that the smaller the borrower, the softer the terms of sanction of loan. The lending for the manufacturing activities is classified into three broad categories - cottage industries and artisans, qualified engineers and craftsmen and small-scale industries. There is a scheme which is applicable to such persons whose financial requirement does not exceed 25,000 rupees, for purchase of equipment or for purchase of raw material and to meet other working capital requirements. For such loans, the borrower need not contribute any equity and the total amount required will be advanced by the bank as a loan. The
The rate of interest for such loans is 10 per cent in backward areas and 12 per cent in other areas. No surety or guarantee is asked for such loans. The loan is repayable in 7 - 10 years, depending upon the nature of activity. A repayment holding varying from 12 - 18 months is also provided.

Another scheme provides for loans up to Rupees 2 lakhs to a partnership firm or fixed working capital requirements. Under the scheme owner's equity is not essential and assets created with the amount of the loan would form security. No other security or guarantee is insisted upon. Repayment of the loan can be made in 5 - 7 years with a suitable repayment holding. Interest on term loan is 12.5 per cent for new units in the backward areas and 13.5 per cent for others.

In yet another scheme all units engaged in industrial activity with investment in plant and machinery not exceeding Rupees 20 lakhs form small scale industries. Such units are provided loan to meet their fixed and working capital requirements whether to set up new units or for expansion, modernisation or renovation of the existing units. The amount of advance has to be need-based. The owner's equity for such loan has to be 20 per cent for term loan up to Rupees 1.5 lakh and 25 per cent for loan above Rs.1.5 lakh for working capital requirement. The margin varies from 20 per cent to 25 per cent depending upon the nature of business. The interest on term loan is 12.5 per cent in backward areas and 13.5 per cent in
other areas. For working capital loan, the rate of interest is 14 per cent for loan upto Rupees 2 lakhs, 16.5 per cent for loan above Rupees 2 lakhs and upto Rupees 25 lakhs and 18 per cent for loan above Rupees 25 lakhs. Repayment of the term loan can be made in 5 - 7 years depending upon the income generation capacity of the unit.

In addition to the above, schemes, there is a scheme which has been formulated by some banks to meet the needs of women mainly engaged in household work but wanting to make use of their spare time and thereby supplement family income. Such loans are available to all women above 18 years of age and having fixed place of work and well versed in the activity proposed to be undertaken. The amount of loan in such cases has to be need-based but upto a maximum of Rs.7,500. The bank does not ask for any guarantee, surety or owner's contribution for this activity. The interest chargeable on such loans is 10 per cent in backward areas and 12 per cent in other areas. The loan is repayable within a period of 3 years starting 3 - 6 months after the date of loan.

Technical officers of the bank help in the formulation of the project and also explaining to the prospective entrepreneurs the various statutory and financial requirements for the project. The information about marketing, availability of raw-material, the potential buyers, suppliers of machinery
etc., is also provided. Entrepreneurial development pro­grams are arranged for the existing and prospective entrepreneurs. Some of the banks provide loans and subsidies to set up small business concerns or industrial units. Such units can be useful as ancillaries to established enterprises, 2,50,000 new units are expected to be established every year.

**NATIONAL INSTITUTE FOR ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT:**

The National Institute for Entrepreneurship and Small Business Development (NIESBUD) was established in 1983 by Ministry of Industry, Government of India, as an apex body for co-ordinating and overseeing the activities of various institutions/agencies engaged in Entrepreneurship Development particularly in the area of small industry and small business. The Institute which was registered as society under Government of India Societies Act XXI of 1860 started functioning from 6th July 1983.

The policy direction and guidance is provided to the institute by its governing council whose chairman and vice-chairman are the union minister of industry and the union minister of state for industry respectively. The executive committee consisting of additional secretary and development commissioner (small scale industry) as its chairman and executive director of the institute as its member secretary executes
the policy and decision of the governing the council through its whole time executive director.

The objectives of the institute are:

(a) To serve as an Apex National-Level Resource Institute to accelerate the process of entrepreneurship development ensuring its impact throughout the country and among all strata of the society.

(b) To help/support and affiliate institutions/organisations in carrying out training and other entrepreneurship development related activities with greater success.

(c) To involve standardised materials and processes of selection, training, support and sustenance to potential entrepreneurs.

(d) To provide vital information support to trainers, promoters and entrepreneurs by organising research and documentation relevant to entrepreneurship development.

(e) To organise courses and confer certificates and diplomas to trainers/professionals as well as trainee entrepreneurs.

(f) To identify, train and assist potential entrepreneurs for setting up enterprise/self-employment ventures in small industries including services and small business mainly through sponsored EDI's.

(g) To provide national/international forums for interaction and exchange of experiences helpful for policy formulation and modification at various levels.
The activities of the Institute include evolving effective training strategies and methodology; standardising model syllabi for training various target groups; formulating scientific selection procedure; developing training aids, manuals and tools; facilitating and supporting central/state/other agencies in executing entrepreneurship development programmes; conducting such programmes for promoters, trainers and entrepreneurs which are commonly not undertaken by other agencies; maximising the benefits and accelerating the process of entrepreneurship development and above all organising all those activities that help develop entrepreneurial culture in the society.

The Institute is also the secretariat for the National Entrepreneurship Development Board (NEDB); the apex body which determines policy for entrepreneurship development in the country. The Institute, therefore, performs the task of processing the recommendations made by the board.

Since the development of entrepreneurship and self-employment is basically promotional and industrial extension activity; most of the programmes organised by the Institute are founded by the Government of India or international agencies. However, a number of programmes are organised on no profit no loss basis in which the participants bear the cost. The Institute limits its training activities to only such programmes which are either new or there is absence of organisations
conducting such programmes. The Institute is actively involved in creating a climate conducive to emergence of entrepreneurship and in developing favourable attitude amongst general public to support those who opt for entrepreneurial career.

Support is provided by evolving Model Syllabi for training various target groups, formulation of standardised procedures of identification and selection of potential entrepreneurs, preparation of training aid materials; manuals, video films, learning text, EMT kits, handbooks, lesson plans, cases etc., and by services rendered to affiliated members or institutions/organisations engaged in entrepreneurship development and related activities as ordinary, associate and corporate members. It offers to these members services by providing information material and forum for discussing their problems.

Training of trainers/promoters is a full-fledged programme which includes - accreditation programme for EMT trainers, trainers training programme for enterprise, launching and management, trainers/promoters programme; small business promotion programme entrepreneurship orientation programme, for HOD and Senior Executives. To evolve standardised materials, processes and vital research publication the institute conducts researches on topics related to entrepreneurship and widely disseminates the findings. The Status Analysis Study on Entrepreneurship in India, Potential Women Entrepreneurship in India, Successful Women Entrepreneurs,
their identity expectations and problems are some of the
notable research publications by the Institute. Information
material for entrepreneurs like handbooks on industrial laws,
commercial laws, ready reckoner for product selection are
prepared and distributed. Periodical directory of experts,
reports based on different studies. Newsletter covering
topics like new products, process and technology, agency
profile, entrepreneurial profile and entrepreneur writes etc.

To identify, train and assist potential entrepreneurs,
the Institute participates in organising selected entrepreneur-
ship development programmes for selected target groups for
experimentation, first hand experience and dissemination purpo-
ses, sponsor entrepreneurship development programme, professio-
nal and financial assistance for conducting EDP in backward/
no industry district and for special categories of entrepreneurs,
sponsored studies and researches on topics relevant to entrepre-
neurship development, sponsored writing and preparation of
useful literature and documentation of unique experiences.

The Institute organises Post-Graduate Diploma in
Entrepreneurship (PGDE). The nine months course aims at
developing professionals for carrying out teaching, training,
research on developmental activities related to entrepreneurship.
To some it may be preparation for entrepreneurship career.
The course commences in September and concludes in May. The
candidates are selected on all India competition held at all
metropolitan cities of India.
The Institute occasionally organises National as well as International Meets for sharing experiences with the purpose to improve and modify their efforts to ensure greater success in implementing the programme for entrepreneurship development, organises workshops and seminars on current topics such as sustaining entrepreneurship, emerging entrepreneurial opportunities etc. On request organises international programmes such as Curriculum Development for Entrepreneurship Teaching for Commonwealth Countries, Small Business Creation for Women in Developing Countries etc., Regular international programmes in small business creation and entrepreneurship for small business trainers/promoters.

The Institute offers support and guidance in establishing EDP institutions at the State or even at lower level. The assistance is by and large, in the area for developing faculty, providing training and library facilities and developing programmes and also in sharing experiences of conducting such programmes at the initial stage.

The Institute's Enterprise Management/Continuing Education Programme is worth mentioning. For increasing managerial efficiency of existing entrepreneurs particularly the first generation entrepreneurs NIESBUD organises a number of training programmes to entrepreneurs and personnel serving small enterprises, financial planning and control of SSI enterprises, planning, growth and development through expansion,
diversification and modernisation of small enterprises, quality improvement through computer use in small enterprise, office management and business communication for SSI, working capital assessment and management, enhancing productivity and improving quality, industrial, commercial laws for small enterprises, export marketing etc.

The number and percentage of small business among small entrepreneurs is very large. The Institute concentrates its efforts on evolving the methodology of training, support and sustenance to this group. The Institute focuses its attention on small business development by encouraging and supporting arrangements in remote and backward areas.

Through NPE, Institute is trying to bring a specialist and user Institution together. The empanelled Experts are introduced to the needy Institutions and in case of difficulty even the financial assistance is provided to enable them avail expert services relating to entrepreneurship development programmes.

The Institute helps developing entrepreneurial culture. It is done by efforts for creating climate conducive to emergence of entrepreneurs from all strata of society. Entrepreneurship curriculum for school education system, entrepreneurship teaching to college students, production and distribution of material for the use on TV, AIR and by other mass media, organisation group discussions representing cross-section of the society.
NIESBUD has a variety of video films on aspects such as resourcing, product selection, formation of a project report, a path of your own entrepreneurship, a path for women too, marketing, costing and pricing, assessment of working capital, management of working capital and export marketing.

Training Aids kits form an important accessory to any training personnel involved in conducting entrepreneurial motivation training. The kits have been assembled for the first time by NIESBUD and consist of the following games and exercises. Ring Toss, Tower Building, Convince and Crown, Thematic Apperception Test and Achievement Planning Objective. The Literature for those exercises are detailed in the publication "Trainers' manual" on developing entrepreneurial motivation.

Training facilities have lot of potential for encouraging women entrepreneurship. With adequate training one feels strong and confident.

Besides NIESBUD the National Small Industry Corporation has Prototype Development and Training Centre, Oknla set up in 1962 in collaborating with the Federal Republic of Germany. The Centre has trained more than 9700 persons in various disciplines till date including 157 foreign trainees. The Centre undertakes tailormade programmes to cover the specific need of individual organisation apart from conducting regular training programmes.
The Centre is conducting post-graduate diploma course (recognised by Delhi Board of Technical Education) in Computer Applications apart from other short term computer training programmes. Also regular evening programmes in computer training are conducted for working executives. The Centre has also conducted computer appreciation programmes for school students.

As part of its modernisation drive, the Centre has set up facilities for CNC training. The Centre has already procured a Vertical Machining Centre and Trainer CNC Lathe and Milling Machine. Other CNC machines are being procured. Thus, the Centre is a unique institution where facilities for conventional and high tech vocational training exist. Stipend is payable, as per Centre's rule for the National Trade Apprentices. The Centre maintains technical library which is open for use of staff, workers and trainers. Hostel accommodation is provided to the trainees at nominal rent as per rules of the Centre, subject to availability.

Application on prescribed forms are to be submitted 4 to 6 weeks before the commencement of the course. Applications for Advance Workmen Course are to be sponsored through SISI/ Employers of the respective States. The applications for special courses for training to skilled workers of Rural and Developing/ Industrially Backward Areas are to be submitted to the local DICs or the nearest SISI, where the DICs are not yet operating in the areas. Application for other courses are
received directly by the Centre. Only selected candidates are informed of decision. At the time of joining, trainees are required to deposit caution money and hostel security.

The courses rendered are:

1. Post-Graduate Diploma in Computer Applications,
2. Short Term Computer Course (Morning/Evening),
3. Computer Application Programme for School Students,
4. CNC Machine Tool Programming and Operation,
5. Computer Aided Design,
6. International Tailor Made Training Programmes for Developing Countries,
7. Graduate Engineer Trainees,
8. Junior Stipendry Trainees,
9. Material Testing,
10. Tool Design,
11. Advance Workmen Course:
   (a) Metal Finishing,
   (b) Quality Control,
   (c) Heat Treatment,
   (d) Electroplating.
12. National Trade Apprentice under N.T.A. Act, 1961 Ex-ITI Turner, Machinist, Fitter, Moulder, Carpenter, D/Mon(Mech.),
14. On the Job Training Course for retiring defence personnel, and

15. Vocational Apprentice (Secretarial).

The National Perspective Plan for women has called for management training, project planning, formulation and skill training. Training is essential at the policy and middle level as well as in the polytechnics. More polytechnics are needed for women. Currently there are only 39 women's polytechnics as against 400 for men and 104 Industrial Training Institutes for women as compared to 974 for men. Women need to be trained for absorption in management positions in public undertakings.

**SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA:**

The bank has a Scheme of Assistance for Women Entrepreneurs. The objectives are:

(a) To provide training and extension services support to women entrepreneurs according to their skills and socio-economic status.

(b) To extend financial assistance on concessional terms to enable them to set up industrial units in the small scale sector.

Eligible Institutions are:

SFCs, SIDCs, Commercial Banks, State Co-operative Banks and Regional Rural Banks.
All projects in SSI sector promoted and managed by women entrepreneurs including those in the cottage, village tiny sector industries are eligible for assistance. Promoter's contribution has to be 12.5 per cent of project cost for units set up in category 'A' backward districts and 15 per cent for all other cases irrespective of location. Debt-Equity Ratio is 3:1. Ceiling interest rate chargeable by primary lenders not to exceed the concessional rate specified by SIDBI (current rate 12.5 per cent per annum).

Repayment period will be not exceeding 10 years including moratorium up to 2 years. Security is to be decided by the primary lenders. However, no collateral security is to be insisted upon. Guarantee cover is available where applicable, loans can be covered under the Credit Guarantee Scheme of Deposit Insurance and Credit Guarantee Corporation. Intending borrowers are to approach any of the eligible institutions i.e. SFCs/SIDCs/banks for assistance. The eligible institutions are required to first sanction assistance and seek refinance from SIDBI. The programmes for training, consultancy, support and extension services for women entrepreneurs will be organised through designated agencies. Such as Technical Consultancy Organisations, Entrepreneurship Development Institute of India, Central/State Social Welfare Boards, KVIC or other recognised training and management institutes.
The Small Industries Development Bank of India has a Scheme known as the Mahila Udyam Nidhi Scheme. The objectives of the scheme is to provide equity type assistance to women entrepreneurs setting up new industrial projects in small scale sector. All new industrial projects in the Small Scale Sector as also service activities which are eligible for finance as per SSI norms and set up by women entrepreneurs, would be eligible for assistance under the scheme provided the cost of the project does not exceed Rs. 10 lakhs. Eligible institutions are SFCs and twin-function IDCs. Nature and amount of assistance will be seed capital assistance in the form of soft loan to meet the gap in equity after taking into account the promoters' contribution to the project, subject to a maximum of 15 per cent of the project cost. Debt-Equity Ratio is 3:1.

Minimum promoters' contribution will be 10 per cent. Interest/Service charge on seed capital assistance will be a nominal rate of interest by way of service charge of 10 per cent per annum, payable annually. Repayment of seed capital will be 10 years including moratorium upto 5 years. Security for soft seed capital no security, including collateral, need be provided by the borrowers in respect of soft seed capital. Projects eligible for assistance under this scheme would also be eligible for term loan assistance with rate of interest and repayment period as applicable under Women Entrepreneurs Scheme.
THE NATIONAL ALLIANCE OF YOUNG ENTREPRENEURS:

The National Alliance of Young Entrepreneurs (NAYE) was set up 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 onward progress by the wing to secure rightful place for women in the national economy since then has been impressive. The women's wing has set up chapters in five states. In other states, Association of Women Entrepreneurs have affiliated themselves with the women's wing of NAYE making it the most representative organisation of women entrepreneurs in the country. It has been instrumental in organising 3 International Conferences and 9 National Conventions in different parts of the country.

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 this activity in the coming years. Awards for the 'Best Women Entrepreneurs for the Year' were presented on the occasion. An Exhibition of products manufactured by women entrepreneurs was organised so as to give opportunity to women entrepreneurs to display their products and catch the market for them.
Background papers for the convention covered subjects such as - Women entrepreneurs - their problems and successes; Promoting women entrepreneurial activities in Goa; Promoting entrepreneurship/Self-employment among women in Gujarat; Experience of GSFC in financing women entrepreneurs; status of women entrepreneurs in Himachal Pradesh; Training and development of women entrepreneurs in Karnataka; Development of women entrepreneurship in Kerala; Problems, perspectives and status of women entrepreneurs in North-East Region; Marketing of products of women entrepreneurs in Punjab; Promoting entrepreneurship talent among women in Tamil Nadu; WEBCON's role in promoting women entrepreneurs; Assistance to women entrepreneurs; IFCI scheme of interest subsidy for women entrepreneurs; Financing of enterprises set up by women entrepreneurs.

The 9th National Convention of Women Entrepreneurs was held from 7th February to 9th February 1991 at Trivandrum, Kerala. The convention covered topics such as Technology and Training, Role of Government agencies in promoting women enterprises and rural co-operatives.

Recommendations of the 8th National Convention of Women Entrepreneurs organised by NAYE and held at Delhi from 21st to 23rd September 1989.

The definition of Women Entrepreneurs as formulated by the Ministry of Industry was cause for concern and was debated at length at the National Convention. While it was
generally agreed that it might be pertinent to ask women entrepreneurs, who receive the benefit of financial incentives, to create employment for women, it was felt that if this was made law, it would be discriminatory. In the light of the explanation of the Ministry that in cases such incentives were misused by the menfolk, at least the employment would be generated, the Convention strongly recommended that the percentage be reduced to 25 per cent as against 50 per cent stipulated by the Government presently.

Priority should be given by the financial institutions and other promotional agencies to women desirous of entering the services sector.

In order to provide marketing support women entrepreneurs, the Convention recommended that the Government should make reservations for purchase of products/services manufactured/provided by women entrepreneurs.

The Convention called for 30 per cent reservation for women entrepreneurs in ancillary industries. Industrial Licences must make it obligatory to provide sub-contracting for ancillary units promoted by women.

The Entrepreneurship Development Programmes (EDPs) conducted by different agencies and their contents needed revision. Every effort must be made to reach a large number of women, not only in urban, but in rural areas also through well-tailored EDPs. The Convention felt that there was a
great need for conducting more programmes for imparting training to women trainers.

Banks, financial institutions, various development agencies and departments concerned with industrial development need to be made sensitive to gender issues.

While the Convention welcomed the setting up of a Women's Cell in the Office of the Development Commissioner (SSI), it felt that the Cell needed to be strengthened to make it more effective. It also recommended that similar women cells or divisions may be set up in the State Directorates of Industries, Departments of Banking, Supply Science and Technology, Commerce, Rural Development etc.

The Convention strongly felt that Associations of Women Entrepreneurs needed to be strengthened. They should set up consultancy cells for advising their members on various development activities.

The Convention called for systematic dissemination of information on market intelligence, training programmes etc. through multi-media channels to women entrepreneurs, both existing as well as prospective.

The Convention emphasised that networking is very important among various associations and organisations involved in activities relating to women entrepreneurs.
The Convention noted with deep concern the lack of database on women entrepreneurs which was hindering policy formulation. As such, it recommended that efforts should be made by all agencies concerned to compile information on women enterprises as well as individual profiles. The general census must include information on women entrepreneurs including professional and self-employed women and those in the services sector. Non-Governmental Organisations (NGO), and Associations of Women Entrepreneurs should be provided with necessary financial support for bringing out at regular intervals Directories and Publications on project profiles, financial and other fiscal incentives, training opportunities, forthcoming trade fairs and exhibition etc. for the benefit of women entrepreneurs.

The Convention recommended that representatives of NGOs and Associations of Women Entrepreneurs must be included in various co-ordinating committees, selection committees and advisory committees of development agencies which are concerned with development of women's enterprises.

**NATIONAL ASSOCIATION OF WOMEN ENTREPRENEURS AND EXECUTIVES:**

The National Association of Women Entrepreneurs and Executives (NAWEE) thus formed, is an all India body and will be a non-political, non-profit, membership organisation to perform the following functions:
(a) 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.
(b) To act as a Training and Development Institute so as to further equip women to be able to meet various challenges in their respective environments.
(c) To work closely with industries and organisations concerned with women entrepreneurs and executives in establishing benchmarks on successful operations through research and analysis.
(d) To work closely with the Government and other public on the role of women entrepreneurs and executives in the overall economic, social development of the country and further their cause for self-development.
(e) To act as a "Spokesman" of women and to help project the correct image of its constituent members, whether individuals, companies, organisations, associations or Government agencies and departments, through publications, seminars, workshops, conferences, exhibitions, group tours, lectures, contests, awards, or by any other lawful means.
(f) To establish branches (local, State, etc.) regional bodies and units of NAWEE throughout the country.
(g) To establish hostels, dormitories and apartment facilities for women entrepreneurs and executives and provide any other facility required for such working women.
(h) To perform any other function or functions and services deemed fit by the Office Bearers of NAWE or by the National Governing Council of the parent body, viz. IMM.

STATE BANK OF INDIA:

State Bank of India, as a pioneer in financing of Small Scale Industries and other priority sectors, is happy to associate itself with the 8th National Convention of Women Entrepreneurs, and financing of enterprises set up by women entrepreneurs. It is commendable that the Women's Wing of National Alliance of Young Entrepreneurs organised the Convention, which will be surely useful for the participating entrepreneurs as well as other agencies involved in development and financing of enterprises set up by women entrepreneurs.

Though women constitute nearly half of the population of the country, the percentage of women entrepreneurs is very low. This could perhaps be attributed to the traditional role played by women as home makers. But the society cannot afford to ignore this vast human resource with its immense potential and there cannot be any meaningful development without active participation of women. Today, many women aspire to widen their horizon and extend their roles. In addition to the enhanced awareness among women which make them seek their identity and self-expression, a number of favourable changes in the socio-economic scene are also making it conducive for women to look for self-fulfilment without
disrupting the existing family/social structure. Thus, the need of the hour is to create more and more self-employment opportunities for women to enable them to enhance their family incomes and raise their socio-economic levels.

Fortunately, increasingly large number of women are coming into the mainstream of the economy though more direct and diverse areas than ever before. However, the percentage of women who are economically independent, is still very low, particularly the percentage of women venturing out on to start their own business, whether small or big. A lot still needs to be done in this regard. It should, thus, be the endeavour of the Government, voluntary agencies/organisations and financial institutions to ensure that more and more women entrepreneurs are able to come forward and set up business ventures.

As the premier banking institution of the country, State Bank of India is fully conscious of its obligations towards this section of the society. State Bank on its part has contributed in no small measure to the growth of small scale industries in India and several of its schemes are suitable for women entrepreneurs. The Bank has a number of schemes for financing Small Scale Industries. The 'Liberlised Scheme' caters to all financial needs of SSI entrepreneurs viz. term loans, cash credit for working capital, letters of credit, bank guarantees, packing credit for exports etc. In addition to this, State Bank has 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 experienced persons. The Equity Fund Scheme of the Bank provides 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 period of 5 to 7 years. Entrepreneurial Development Programmes conducted at Bank's cost provide entrepreneurial and managerial skills to those who have had no formal training or exposure to business.

In the services and small business sector, Bank assists trading establishments, business enterprises providing services like laundries, tailoring, creche, beauty parlour, manufacture of readymade garments, transport operators and professional self-employed persons viz. doctors, lawyers, engineers, chartered accountants etc. Entrepreneurs are also financed under Government sponsored schemes like IRDP, SEED, SEPUP etc. which are programmes for self-employment.

**Stree Shakti Package**

To make the assistance to women entrepreneurs more effective and ensure a wide coverage, the Bank 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 of margin and rate of interest have been built into this package. A 5 per
cent reduction in margin for all categories of advances and concession in rate of interest varying from 0.5 per cent to 1.5 per cent are the two distinct benefits which have been passed to the women entrepreneurs under the 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 or exposure to business to help put them on sound footing. These programmes are free of cost. A beginning has already been made in this direction.

State Bank has assisted more than 1.5 lakh women entrepreneurs in the country. It is true that number of women entrepreneurs assisted, when statistically compared with the told number may not be very large. But we are definitely keen on increasing our financial assistance to enterprises run by women who can approach our branches for finance. However, it would be a legitimate expectation of the Bank that entrepreneurs will do their home work well and approach the Bank with economically viable schemes only which have potential for generating additional income.

We are sure that this Convention will highlight the opportunities before the Women Entrepreneurs and that the participants will benefit from the interaction and feedback generated in the programme.
Entrepreneurship plays a critical role in the growth of any society particularly in a fast developing country like India. It has been increasingly realised that enterprising women have vast entrepreneurial talents which could be harnessed so as to convert them from the position of 'job-seekers' to 'job-givers'.

The main objective of the 'Scheme of Interest Subsidy for Women Entrepreneurs' is to provide incentives to the women having business acumen and entrepreneurial traits to contribute their mite in the industrial development of the country so that the avenues of self-development and self-employment are created for them.

All industrial projects whether in rural, cottage, tiny, small (including ancillary) scale sectors (with project cost upto Rs.10 lakhs) if set up by a woman entrepreneur, on her own, with minimum financial stake of 51 per cent in the unit, will be covered under the Scheme.

The Scheme shall be operated through the State Financial Corporations (SFCs)/State level Financial Institutions performing the role of SFCs/Banks granting assistance to women entrepreneurs for setting up their industrial ventures in the rural, cottage, tiny and small sectors (with project cost upto Rs.10 lakhs).
To be eligible for availing herself of the subsidy under the Scheme, a woman entrepreneur should fulfil the following criteria:

(a) The woman entrepreneur should have preferably (though not necessarily) undergone a full course of an Entrepreneurship Development Programme (EDP).

(b) The woman entrepreneur should be unemployed before taking up the industrial venture and after taking up the industrial venture should not have engaged herself on a part time or whole time basis in any other business, trade, profession or vocation.

(c) The enterprise should be owned and administered by the woman entrepreneur herself with a minimum financial interest of 51 per cent in the share capital of the venture and must be giving at least 50 per cent of the employment generated in the enterprise to women.

(d) The industrial venture undertaken by the women entrepreneur should be her first venture, and she should be devoting full time to her venture.

(e) The woman entrepreneur must have been sanctioned and disbursed financial assistance by any SFC (set up under SFCs Act, 1951) or a state-level Financial Institution performing the role of SFC or a Bank for block capital/meeting capital cost of the project.
The assistance under the Scheme shall take the form of one-time subsidy, determinable on a case-to-case basis, and shall be equivalent to the amount of interest payable by the industrial unit set up by the woman entrepreneur(s) to the SFC or the State-level Financial Institutions performing the role of SFC or Bank for the loan assistance disbursed for the project for a period of one year, subject to a ceiling of Rs. 20,000 per annum, provided the unit is promoted wholly by woman entrepreneur and there is no other corporate investment, otherwise.

Where, however, the woman entrepreneur has availed herself of loan assistance both from SFC as also the Bank, interest subsidy would be available in respect of one loan assistance only.

In the case of rural, cottage, tiny or small scale sectors (with a total project cost upto Rs. 10 lakhs) the SFC/Bank which has financed the project, will certify that:

(a) The unit has been set up by a woman entrepreneur who is herself managing the unit and fulfils the eligibility criteria.

(b) The enterprise is owned and administered by the woman entrepreneur having a minimum financial interest of 51 per cent of the share capital and giving at least 50 per cent of the employment generated in the enterprise to women only.
(c) The loan amount disbursed to the woman entrepreneur has been utilised for the purposes of assets formation.

(d) The project has been commissioned and has been able to achieve the production norms at the optimum/achievable capacity.

(e) The unit is not in default in meeting any statutory liabilities/Government dues. (In case it is not possible for the SFC/Bank to certify the same, a certificate in this regard must be obtained from the beneficiary unit and forwarded to IFCI).

(f) The dealings of the unit with the SFC/Bank have been satisfactory.

(g) The SFC/Bank agrees to adjust the amount of subsidy against the interest liability for the project to it and in this way, pass on the benefit to the subsidy to the unit set up by a woman entrepreneur.

(h) The subsidy is being claimed for the first time and for one industrial venture, and which happens to be the first industrial venture of the woman entrepreneur(s).

The disbursement of subsidy shall be made by IFCI upon receiving an application for interest subsidy under the Scheme from the woman entrepreneur concerned with due recommendations and certificates from SFC/Bank as may be required in terms of para 7 of this Scheme. The application has to be
accompanied with a passport size photograph of the woman entrepreneur and a postcard size photograph of her enterprise along with a story/write-up of the industrial venture set up by her. The actual disbursement of the subsidy shall be made to the SFC/Bank, which will acknowledge the amount and certify that the same has been utilised for setting off the interest on the loan amount granted to the unit.

Insofar as the interpretation of the Scheme and subsidy claims based thereon are concerned, the decision of FICI shall be final.

The eligibility requirement given at (i) under para 5 will not be applicable to the woman entrepreneur in the States of Assam, Arunachal Pradesh, Manipur, Mizoram, Meghalaya, Nagaland, Tripura, and Sikkim.

The word 'Bank' includes any Scheduled Bank, Cooperative Bank, Regional Rural Bank and Nationalised Bank(s).
There are a good number of institutions working for promotion of entrepreneurship among women. The efforts of such institutions have now brought a change in socio-economic set up of the tradition-bound Indian society. These institutions have played a vital role by providing financial assistance and proper training in the science and art of entrepreneurship, technological know-how and consultancy services. As such, it becomes appropriate as a part of this study to examine to what extent these organizations and agencies are alive to their duties and to what extent they motivate the women entrepreneurs to come forward to join hands with their male counterparts in different types of organizations and agencies. The respondents were asked various questions regarding these institutions and their activities.

The respondents were asked do have you heard about these associations? If yes, in what connection? The data is presented in Table 8.1.
TABLE 8.1: Awareness of the Entrepreneurs

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Have you heard about the Institutions</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Small Industries Development Organization (SIDO)</td>
<td>14</td>
<td>106</td>
</tr>
<tr>
<td>2.</td>
<td>Maharashtra Centre for Entrepreneurship Development (MCED)</td>
<td>28</td>
<td>92</td>
</tr>
<tr>
<td>3.</td>
<td>The National Small Industries Corporation</td>
<td>9</td>
<td>111</td>
</tr>
<tr>
<td>4.</td>
<td>Mahila Udyam Nidhi (MUN)</td>
<td>15</td>
<td>75</td>
</tr>
<tr>
<td>5.</td>
<td>SISI</td>
<td>101</td>
<td>19</td>
</tr>
<tr>
<td>6.</td>
<td>National Research Development Corporation of India</td>
<td>17</td>
<td>103</td>
</tr>
<tr>
<td>8.</td>
<td>The Central Social Welfare Board</td>
<td>78</td>
<td>42</td>
</tr>
<tr>
<td>9.</td>
<td>District Industries Centre (DIC)</td>
<td>120</td>
<td>--</td>
</tr>
<tr>
<td>10.</td>
<td>Lead Bank of your district.</td>
<td>120</td>
<td>--</td>
</tr>
<tr>
<td>11.</td>
<td>National Institute for Entrepreneurship and Small Business Development</td>
<td>--</td>
<td>120</td>
</tr>
</tbody>
</table>

contd....
<table>
<thead>
<tr>
<th>No.</th>
<th>Organization</th>
<th>Code</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Small Industries Development Bank of India</td>
<td>31</td>
<td>88</td>
</tr>
<tr>
<td>13</td>
<td>National Alliance of Young Entrepreneurs</td>
<td>14</td>
<td>106</td>
</tr>
<tr>
<td>14</td>
<td>National Association of Women Entrepreneurs and Executives</td>
<td>34</td>
<td>86</td>
</tr>
<tr>
<td>15</td>
<td>State Bank of India</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>IFCI Scheme of Interest Subsidy for Women Entrepreneurs</td>
<td>11</td>
<td>109</td>
</tr>
<tr>
<td>17</td>
<td>Maharashtra Small Scale Industries Development Corporation (MSSIDC)</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Development Corporation of Vidarbha Ltd. (DCVL)</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Maharashtra State Financial Corporation (MSFC)</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>SICOM</td>
<td>115</td>
<td>5</td>
</tr>
</tbody>
</table>

From the data, it is clear that most of the entrepreneurs do not even possess information about the activities and functioning of leading associations working for promotion of entrepreneurship and assistance to women entrepreneurs.
Most of the entrepreneurs have knowledge about regional and state level development agencies like District Industries Centre, Maharashtra State Financial Corporation, Maharashtra Small Scale Industries Development Corporation, Development Corporation of Vidarbha Limited, SICOM, State Bank of India and Lead Banks of their districts.

The national agencies like National Alliance for Young Entrepreneurs, Mahila Udyam Nidhi, National Association of Women Entrepreneurs and Executives, Small Industries Development Organisation and National Research Development Association have hardly made any impact on the entrepreneurs in this region.

Certain national associations like Central Social Welfare, Small Industries Service Institute, Khadi and Village Industries Commission appear to be quite familiar by name with the entrepreneurs working in this region.

**CONTACTS ESTABLISHED WITH THESE INSTITUTIONS:**

The entrepreneurs were asked whether they have established any contact with these institutions? and the replies to this question are tabulated in Table 8.2
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Agency</th>
<th>Contacts Made (No. of Respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Maharashtra Centre for Entrepreneurship Development</td>
<td>47</td>
</tr>
<tr>
<td>2.</td>
<td>Small Industries Service Institute.</td>
<td>56</td>
</tr>
<tr>
<td>3.</td>
<td>Khadi &amp; Village Industries Commission.</td>
<td>41</td>
</tr>
<tr>
<td>4.</td>
<td>Central Social Welfare Board.</td>
<td>52</td>
</tr>
<tr>
<td>5.</td>
<td>District Industries Centre.</td>
<td>120</td>
</tr>
<tr>
<td>6.</td>
<td>Lead Bank</td>
<td>120</td>
</tr>
<tr>
<td>7.</td>
<td>State Bank of India.</td>
<td>92</td>
</tr>
<tr>
<td>8.</td>
<td>Maharashtra Industries Development Corporation.</td>
<td>61</td>
</tr>
<tr>
<td>9.</td>
<td>Maharashtra Small Scale Industries Development Corpn.</td>
<td>105</td>
</tr>
<tr>
<td>10.</td>
<td>Development Corporation of Vidarbha Limited.</td>
<td>95</td>
</tr>
<tr>
<td>11.</td>
<td>Maharashtra State Financial Corporation.</td>
<td>21</td>
</tr>
<tr>
<td>12.</td>
<td>SICOM</td>
<td>14</td>
</tr>
</tbody>
</table>
From the data, it is clear that most of the State-level and Regional Institutions have been contacted by the entrepreneurs to get some sort of assistance and help. All the respondents are familiar with the name of District Industries Centres and have approached to it for some or other type of assistance. Similarly, lead bank of the concerned district is also contacted by all the respondents. Development Corporation of Vidarbha Limited and Maharashtra Small Scale Industries Development Corporation are also contacted by nearly 90 per cent of the respondents.

Other institutions contacted by the respondents are Maharashtra Industries Development Corporation, Small Industries Service Institute, Maharashtra State Financial Corporation, Khadi and Village Industries Commission and Central Social Welfare Board are also contacted by many respondents.

ASSISTANCE ASKED FROM THE DEVELOPMENT AGENCIES:

What are the services and assistance sought from these development institutions by the entrepreneurs is also studied here. This is presented in Table 3.3.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of Assistance</th>
<th>MIDC, MITCON &amp; MELTRON</th>
<th>DIC</th>
<th>Lead Bank</th>
<th>Commercial Bank</th>
<th>DCVL</th>
<th>MSSIDC</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Allotment of Plot, Shed</td>
<td>91</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>2.</td>
<td>Marketing</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>51</td>
<td>72</td>
</tr>
<tr>
<td>3.</td>
<td>Finance</td>
<td>--</td>
<td>120</td>
<td>120</td>
<td>79</td>
<td>61</td>
<td>--</td>
</tr>
<tr>
<td>4.</td>
<td>Technical Consultancy</td>
<td>48</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>5.</td>
<td>Managerial Consultancy</td>
<td>41</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>28</td>
</tr>
<tr>
<td>6.</td>
<td>Licence &amp; Quotas</td>
<td>71</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>41</td>
<td>65</td>
</tr>
<tr>
<td>7.</td>
<td>Project Report</td>
<td>118</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>
From the data, it is clear that the entrepreneurs have approached to all those institutions working for SSI units and promotion of entrepreneurs as per their requirements. As most of the units are small in size and most of them do not deal with large-scale manufacturing activities, hence most of them have approached to District Industries Centres, Maharashtra Industries Development Corporation, Maharashtra Small Scale Industries Development Corporation, and lead banks.

**AWARENESS REGARDING VARIOUS SCHEMES LAUNCHED BY DIFFERENT AGENCIES:**

The Government has launched various schemes to promote entrepreneurship among women. The knowledge of such schemes will help the women entrepreneurs to avail advantages of an appropriate scheme. Here, an attempt was made to know how many entrepreneurs are aware of such schemes.

**TABLE 8.4 : Awareness of Entrepreneurs regarding Schemes for Promotion of Women Entrepreneurship**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Scheme</th>
<th>Do you know about any such scheme?</th>
<th>Yes</th>
<th>Percentage</th>
<th>No</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Scheme of subsidy to SSI, Rural, Cottage &amp; Tiny Units for meeting cost of feasibility Studies.</td>
<td>22</td>
<td>18.33%</td>
<td>98</td>
<td>81.67%</td>
<td></td>
</tr>
</tbody>
</table>

contd....
| Scheme of Assistance for Women Entrepreneurs | 106 | 88.33% | 14 | 11.67% |
| Scheme of Interest Subsidy for Women Entrepreneurs | 51 | 42.50% | 69 | 57.50% |
| Mahila Udyam Nidhi | 54 | 45.00% | 66 | 55.00% |
| Scheme of Refinance for Women Entrepreneurs | 36 | 30.00% | 84 | 70.00% |
| Scheme of Technology Finance and Development | 28 | 23.33% | 92 | 76.67% |

The details of schemes mentioned in the Table are given in Appendices. However, it is observed that most of the entrepreneurs are not fully aware of the various Govt. schemes launched for promotion of entrepreneurship amongst women. Most of the schemes like scheme for refinance, interest subsidy and technology development are not familiar to the entrepreneurs at all.

Their ignorance throws light on two aspects. On one hand, it throws light on the extent of ignorance of the entrepreneurs and on the other it indicates the failure of financial and development agencies to reach to their ultimate users. This failure may be due to lethargy of the officials or may be due to non-availability of sufficient data base regarding users and their needs.