



Entrepreneurship Development Institute of India

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(Sponsored by IDBI, ICICI, IFCI & SBI)

FROM THE DIRECTOR'S DESK

“When should a state set up a separate organisation for Entrepreneurship Development?” We have been facing, and often ourselves raising, this question during our discussions with senior officials of state governments that are keen on setting up CEDs or EDIs!!

Is it possible to give Entrepreneurship Development, which is a specialised and complex field of human resource development, the desired thrust through existing academic, management, consultancy or training organisations who have several other objectives to serve?

Do we have adequate trained/qualified manpower/faculty resources for this specialised function even to make a modest beginning with qualitatively sound impact?

If not, should we not begin the activity on a modest scale, but systematically, as a part of an appropriate existing organisation and build the activity to a level of operations when a separate organisation emerges as a logical outcome?

On the other end, given the urgency of generating self-employment through small enterprises in all parts of a state by taking EDPs to districts, talukas, towns and villages, should we not generate, at the earliest, quantitatively, and therefore, organisationally, a major thrust without which impact will not be felt, credibility of EDP approach will not be recognised and support and commitment of all concerned may not be assured?

If there are large numbers of small industry failures, especially among first-generation entrepreneurs, and capacities of financial institutions and (small) consultancy organisations to provide management, marketing and trouble-shooting counselling are limited, can we organise a counselling and revival effort for the already existing but (dying) enterprises at a required scale in a timely fashion through ad-hoc and incidental contributions of existing organisations?

But then, someone may ask, would even a separate organisation with adequate manpower and funds succeed in the delicate task of human resource development?

If the Organisation is set-up by a state government, and is run like a state subsidiary, deprived of adequate

flexibility and scope for innovation, an appropriate organisational ‘culture’ cannot develop in which a band of committed, dedicated, skillful Trainer-Motivators spread the entrepreneurship movement with nothing short of a missionary zeal.

Situation is bound to be different from place to place given the diversity of our states, varying priorities and perceptions, and capabilities of and faith in the organisations already created. However, just as a lack of commitment to the goal, confusion between commercial versus developmental objectives, failure to build up competent manpower because of lack of long-term plans and financial stability, almost invisible low key or low performance operations, encourage thinking in favour of a separate specialised organisation for Entrepreneurship Development, similarly, creation of an organisation itself will not solve the problems.

Clarity of objectives and goals, sound rationale for creating an organisation, firm commitment of sponsors to the objectives and to the long-run stability and growth of the institution being sponsored, professional approach of building the faculty resources and running the organisation, allowing scope for experimentations, innovations and adaptations to suit local needs, are major pre-conditions to the success of an EDP organisation.

In the maze of these complex issues, at the end a non-believer in the EDPs fires a salvo, “Would it not be better if we first find out what are the constraints in the local environment which prevent new entrepreneurship to emerge; potential entrepreneurship to grow and existing entrepreneurship to flourish?”

If scores of procedures, formalities and irritants to becoming an owner of an enterprise are removed, the gaps in serving entrepreneurial needs are identified and policies and programmes evolved, several thousand entrepreneurs will benefit at a time including the EDP trainees. The answer, of course, is, we should do both i.e. constantly improve the environment for nurturing entrepreneurship and at the same time supplement the supply of new entrepreneurs and better selected and trained entrepreneurs through a major thrust on EDPs. A separate organisation, if it is set up, is simply ‘a means to an end’ and, should not become ‘an end in itself’.

— Dr. V. G. Patel



Sri Jayachamarajendra College of Engineering, Mysore is going to establish STEP (Science & Technology Entrepreneurs' Park) at Mysore. To initiate this big project, they organised an EDP exclusively for Electronics Graduates and approached the Institute to provide expertise to conduct AMT. The photograph was taken at the Inaugural function of the same. Seated from L to R: Sri M.N. Shivram Executive, Product Development, Centre, Sri Jayachamarajendra College of Engineering, Mysore. Prof. Pahlada Rao, Additional Secretary Department of Science and Technology, Government of Karnataka. Jagadguru Sri Sri Sri Shivarathi Rajendra Mahaswamigalavaru, President of the JSS Mahavidya-peetha. Sri Ramesh Bandagadde, Chairman, Karnataka

State Small Industries Development Corporation Prof. M.H. Dhananjaya, Principal, Sri Jayachamarajendra College of Engineering, Mysore. Mr. Ajay Dixit, Faculty Member, EDI Ahmedabad, who conducted the AMT.

The STEP by SJCE, Mysore would be first of its kind in the country. It would be exclusively for electronic products. As SJCE have all the testing and R & D facilities available at their campus and a separate Product Development Centre has already started functioning, the growth of this STEP would be interesting to watch.

— Ajay Dixit
Training Faculty

BEHAVIOURAL INTERVIEW EXPERT AT EDI

Mrs. Sheila Huff, Sr. Consultant, McBer and Company, visited EDI during March and stayed for about a month. She had extensive discussions with the Director, Sr. Faculty training and research faculty, after which she modified the language and sequence of the tools of assessing entrepreneurial competencies, according to the cultural understanding of the country. It was decided that some of the tools like Self Taking Questionnaire, Business Situation Exercise and Picture Story Exercises (TAT) were to be dropped. Only Focused Behavioural Event Interview (FBEI) technique and SYMLOG were retained and refined.

During the workshop, which included 5 training research faculty of EDI, one person from SBI and one from SISI, were trained in this specialised technology of FBEI. Finally the finer details of FBEI were discussed.

After the discussion the mock interviews on FBEI line were conducted amongst the members of the workshop, which classified various ambiguities and helped build up a specialised technique among those who participated in the FBEI. Then existing entrepreneurs were invited and interviewed. Technique of scoring competencies were also discussed extensively. Finally, the whole technique was refined in the light of Indian experiences and a report on the final outcome was prepared by Mrs. Huff and submitted to EDI. Some suggestions on the selection of Entrepreneurs were also offered by her.

The institute plans to share this more practical selection technique with EDP organisations and financial institutions through seminars, this year. We are awaiting completion of some field testing.

— Akbar Ansari
Research Faculty

EDI EFFORTS IN INSTITUTIONALISING ENTREPRENEURSHIP DEVELOPMENT ACTIVITIES

Manipur

At the request of Secretary, Department of Industries, Government of Manipur, a team of two members visited the state to make an assessment of the potential for EDPs and the need and feasibility of setting up a separate organisation devoted to entrepreneurship development in the state. The feasibility report for the same has been submitted to the State Secretary. Initially, EDI has proposed for the setting up of an ED-cell in the Industry Department itself with properly selected and trained manpower. After 2-3 years when the initial spade work done by ED Cell starts showing results, a full fledged centre for entrepreneurship development could be created.

West Bengal

The Secretary, Cottage and Small Industries, Govt. of West Bengal invited the Director of EDI to discuss the possibility of formulating a proposal for a state level organisation to carry out entrepreneurship activities in a planned manner. The Planning Commission has already sanctioned the state proposal to set up a Centre for Entrepreneurship Development in West Bengal. However, keeping in mind the problem of funds and dearth of professional staff to execute responsibilities effectively, it was felt that it would be better for the state to opt for a modest beginning. The organisation, it was advised, should not be started as a departmental venture. It should be an autonomous body with well selected professional staff-members.

Nagaland

In response to the suggestions made during the IFCI north-east advisory committee meeting, the Institute sent a faculty member having substantial experience in the north-eastern region to discuss the matter and explore the possibilities with the Secretary and other Government Officials.

During the discussion, it was noted that the state government was not happy about the outcome of the EDPs conducted earlier and was keen to have EDI's involvement in future programmes. The Institute plans to take up two model programmes in Nagaland and in the process train two government officers in conducting EDPs so that they can carry out the activity on their own.

AMT KITS AVAILABLE

EDI has developed a special AMT Kit to meet the material requirements for conducting Achievement Motivation Training Programme during EDPs. This Kit is lightweight and easy to carry. It is available for Rs. 500/- and can be had from the Institute by sending Demand Draft or M.O.



Dr. V. G. Patel, Director, EDI, issuing certificates to officers of Cottage & Village Industry Development Board, Nepal, on completion of the Trainers' Training Programme specially organised at the behest of the World Bank.

TRAINING OF TRAINER-MOTIVATORS FROM NEPAL

Subsequent to a visit to EDI by Dr. Ramesh Sood, World Bank Advisor in Nepal and Mr. G.D. Pandey, Executive Director of Cottage & Village Industries Development Board, Nepal, to discuss CIBD needs for systematically trained trainer/motivators, EDI agreed to organise a special training programme for a batch of ten officers of the Board.

The officers arrived in Ahmedabad on 17th February, 1986 and were given an intensive training for a period of six weeks.

The training included various inputs of knowledge, information, skill development. At the end of the programme a satisfied, self-confident, highly motivated group of officers left Ahmedabad with a general feeling of having learnt a lot, and to put it in their own words:

"We see, we forget
We hear, we know
We do, we understand."

Recognising the need of the participants of the programme for an exposure to small, tiny and cottage industry units in Gujarat, visits to approximately 50 such units were organised. Considering the socio-economic and industrial climate of Nepal, they were, apart from visits to the GIDC industrial areas of Naroda, Odhav and Vitthal Udyog Nagar, Anand, taken to the small and upcoming industrial estates at Bhalej, Boriavi, Umreth and Borsad in Kaira District

One memorable visit was to Jepsons at Boriavi. Jepsons manufactures salted and flavoured potato wafers, popcorn etc. Mr. Kamlesh Patel of the unit who has been an EDP trainee, was extremely cordial and helpful to the participants.



Mrs. Naline Contractor, EDI Faculty and Co-ordinator of the Programme with the participants during one of the field visits.

The main purpose behind these visits was that the participants in their capacity of trainer/motivators, could get knowledge of many industrial products which would be feasible and viable in the "no industry" type areas like the rural and remote regions of Nepal, and in turn pass them on to the potential entrepreneurs there.

A very significant outcome of the Achievement Motivation Training, and of special efforts of the senior faculty conducting the same, was that a young officer who never spoke a word in the class room and never really participated in the discussions, was completely transformed and started interacting and became self-confident. Assessment of his progress also showed that he had acquired a new insight into his job as a trainer.

The programme came to an end on 29th of March, 1986 and the Director of the Institute awarded certificates to them for having completed the course successfully.

— Mrs. Naline Contractor

AVAILABLE
Audio-Visual Presentation
of
Success Stories

An audio-visual presentation, transferred on to VHS cassette, of four rural and one woman entrepreneur is available for EDP promotional and motivational activities.

The rendering of the success stories has been done in such a way that they can be used to generate interests in new target groups and inspire them with "We-too-can-do-it" kind of feelings. The presentation can also be used to convince the policy makers and the institutions about the efficacy of the EDP process and its potentials.

The total viewing is altogether of over forty-five minutes. The cost of one VHS Cassette is Rs. 1000/- plus packing and forwarding charges.

The presentation can be dubbed, at an extra cost, into a local language, if so desired.

For further details please write to the Publicity and Promotion Division, EDI.

FROM WHERE THE ACTION IS

Double standards always double the problems. That is what happened when one of the entrepreneurs who was already running a fabrication shop, decided to take up EDP training in order to sharpen his entrepreneurial competencies and capabilities. He ran into problems due to different pieces of advice given by an SFC officer, who had come as a faculty during the programme.

The entrepreneur had received an order for fabrication of 'V' channels worth Rs. 50,000/- from the State Electricity Board. Since he had to attend the programme from 9.30 AM to 5.30 PM every day, on the one hand, he could not find enough time to execute the order and on the other, he did not want to leave the sessions, which he found quite interesting and fruitful. While he was in the dilemma as to what to do, the SFC Officer, during one of his sessions advised him to shift from the manufacture of 'mild steel nut bolts' to the demand based 'high tensile nut bolts.' This did the trick. The entrepreneur refused the order and applied himself with better vigour and enthusiasm to set up a unit for the product suggested, the marketing of which was not a problem for him since he had good relations in the department of the company he was supplying.

To the utter dismay of the entrepreneur (and all concerned), when he submitted his project report for finance to the SFC, he was asked by the same officer to review the cost of his project. The officer further suggested that if he could not do so, he should change his product and activity!

This stance of the officer which was quite contrary to what he had suggested in the class room, really affected the entrepreneur to the extent that he threatens to take the matter to court and sue the officer for loss of the order as well as what he could have earned during the days he attended the programme and wasted his time in unproductive interactions.

* * *

Each pre-programme promotion is an experience in itself for every trainer, however experienced he may be. Every centre is a new place for him where he has to interact with new people and command confidence, trust and respect. During one of the EDPs near Jorhat in the North-Eastern Region, one of the ATC trained trainer-motivators had a pleasantly surprising experience. He took all measures taught to him during the course to promote a programme and then announced the programme in the local newspapers. But to his utter dismay only 20 persons came to ask for the application forms and merely 10 of them came to file them. The situation was very frustrating. They did not know why such a poor response was there, especially because Jorhat, due to tea gardens located in that area, is resource-wise a very sound centre for entrepreneurship development.

(Contd.)

They decided to look into the matter and find out as to where they had failed. During their enquiries, one of the leaders of the locality pointed out that the poor response may be due to the Bihu festival, which is the biggest festival of the region. He explained that during this period nobody even cares to read newspapers. Everyone is just given to enjoy himself, oblivious of what was happening in the outside world. So there was no choice for the officers but to reschedule the programme and announce the same in the newspaper after a month or so.

The trainer-motivator got in touch with his office, rescheduled the programme and reannounced the same in the newspapers. Lo and behold! there was a bee-line of young men and women for the application form and the response was simply tremendous.

Timing cannot be taught. It is purely a matter of individual sense which comes by experience only. A trainer-motivator who wants to succeed as such must have this sense of timing, which varies from community to community that he deals with and place to place where he goes to conduct programmes.

* * *

Entrepreneurship development is basically a human treatment activity and like all treatments, it is full of interesting instances, where we find a lot more to learn by surprises than from the expected outcomes.

An entrepreneur trainer-motivator is a semi-missionary person dealing with individuals who have their own virtues and vicious-circles to break. One such interesting encounter took place when Mr. Suresh Chand Varma of RAJCON (an ATC trained trainer-motivator) was conducting EDP at Abu Road in Rajasthan. One of his entrepreneurs had a host of viable business opportunities in mind and in the same breath could justify taking up almost all of them. For the same reason, he was unable to decide about any one product for which he could finally go. He was just a bundle of confusion. During the opportunity guidance session, he started reeling out his desire to work out on one product and then another.

However, one of the Senior Consultants interrupted him by saying, "Which is the product you would most like to work on?" He replied "Sir, I would like to start a project on Mushroom Cultivation" The Senior Consultant said, 'Very good'.

But before he could finish, the entrepreneur once again started with his other project ideas. The consultant snapped, "Why another, first you convince me that the former project is not viable and that it is not suitable for you, only then I will listen to you and about your many viable projects." The entrepreneur was surprised by this utter lack of appreciation for his talent to perceive business opportunities. He stopped thinking in other terms and at once agreed to work on mushroom cultivation.

Sometimes, even negative strokes bring about positive results!

— AKS

AN ANNOUNCEMENT AN ACCREDITED PROGRAMME ON ENTREPRENEURIAL MOTIVATION FOR EDP TRAINERS

(From August 4 - 14, 1986)

In our country we have a small number of professionally competent EDP trainers and even a smaller number of those who can conduct AMTs. To train those EDP trainers who cannot and to sharpen those who can conduct AMTs, the Institute has designed an accredited programme on training in Entrepreneurial Motivation.

The programme package consists of inputs that

- provide conceptual clarity about achievement motivation
- develop skills for conducting achievement motivation training
- train in carrying out various exercises, simulations, role play and use of psychological instruments independently.
- develop competencies to carry out analysis and probing into entrepreneurial competencies
- help in designing new motivational games, exercises, simulations and role play

Eligibility

Trainer-Motivators actively involved in developing entrepreneurs. Preference will be given to those who have conducted at least 3 EDPs, are exposed to basics of AMT and have personal interest in developing competencies to independently conduct motivation training.

Fee

Rs. 2,500/- per participant. The fee is payable in advance and includes board and lodging charges (Non-A.C.; two persons in one room basis).

Draft should be made in favour of "Entrepreneurship Development Institute of India, Amedabad."

Nomination

Nomination forms can be had from the Institute, and it must reach the Programme Co-ordinator by 28th June, 1986. Nominated participants and sponsoring Institutions will be informed about acceptance by 8th July, 1986.

For nomination form and other programme related enquiries please write to :

PROGRAMME CO-ORDINATOR
Entrepreneurship Development
Institute of India
83/A, Swastik Society, Navrangpura
AHMEDABAD - 380 009.

VISIT TO SENEGAL

The two Inter-Regional Workshops on Entrepreneurship Development and the top-level interaction between EDI and the World Bank have yielded two positive results - from our point of view. First, the International Agencies are now convinced of the relevance of entrepreneurship development activities to accelerate the socio-economic growth of the developing countries, specially those in Africa; and second, the Institute has been recognised as a leading source for providing expert guidance and help for the introduction and institutionalisation of the activities in these countries.

Consequently, West Africa Division of the World Bank suggested the Institute to visit Senegal and assess the possibility of introducing entrepreneurship development activity in the country. This involved an assessment of manpower resources, target groups, training facilities, support system and other pre-conditions of successfully initiating and implementing entrepreneurship development programmes in Senegal.

A three member team, headed by the Director of the Institute, visited Senegal and made an extensive study of the existing socio-economic scenario, and found the conditions very much conducive to the entrepreneurship development activities. On the basis of the Institute's report and recommendations a group of six pre-identified and selected trainer-motivators from Senegal will be trained at EDI. And finally, with the active participation of the senior faculty members, those trained trainer-motivators would launch entrepreneurship development activity in their country.

SUCCESSFUL COMPLETION OF AN EDP !

We are the World

We are the Children

We are the one's from 'Shillong'

Who make a Brighter Day

So let's start giving

There's a choice we will make it

With the help of 'NEITCO'

It's true we'll make a brighter day

Just you and me.

We really appreciate the people of 'NEITCO' for helping us in different aspects. Since no Art is ever learnt without a Master.

We Wish you our heartiest Thanks and Best Wishes —

— Entrepreneurs from Shillong

S&T EDP AT INDORE

The Dept. of Science & Technology, Govt. of India, sanctioned one programme for science & technology target group of Madhya Pradesh.

Our Director in that connection had a joint meeting with the Commissioner and other senior officers of Directorate of Industries, Govt. of Madhya Pradesh, for centre selection. As decided in the meeting, our expert team carried out a feasibility study at two centres in M.P. viz., Indore and Jabalpur, and collected necessary data on potentiality for conducting an EDP for S&T target group. Subsequently, on the basis of the study, a decision was taken to conduct the S&T EDP in Indore.

After completing pre-training preparations and identifying appropriate opportunities in Indore, 33 potential entrepreneurs were selected for the programme. Which commenced on March 31, 1986.

As per IDBI guidelines, a Monitoring-cum-guidance committee was also formed.

During the first phase, the participants were briefed about the concept of SSI, Role & Function of support system, opportunity guidance and the importance of market survey. Subsequently, they were asked to do market survey for the products selected by them for their proposed business ventures. Later on, Preliminary Project Reports were prepared by the participants.

On completion of the 1st Phase of the training programme, the participants have come to Ahmedabad for technical orientation and during their stay in Gujarat for about a month, they are being exposed to the realities about setting up a small-scale unit. Further, through Achievement Motivation Training Programme, they will be made aware of their own personality — their strengths & weaknesses and the behavioural exercises and written tests will also help them to understand goal-setting process, risk-taking, initiative etc.

— Bharat Bhatt

Entrepreneurs are basically optimists. Each new venture is a declaration of faith in the future.

FORD FOUNDATION

FORD FOUNDATION, New Delhi has provided a grant of U.S. \$ 100,000 to the Institute for carrying out rural entrepreneurship development experiments. The project involves working in three states for testing and documenting an effective approach to develop rural poor as entrepreneurs. Other tasks involved are to develop methodology for identifying opportunities that would suit the rural poor to carry out human resource development through appropriate EDP, to select and involve a voluntary agency which can work in this direction on a regular basis and to train manpower for such an agency so that the commitment could be carried out effectively and efficiently.

This project has added another dimension to the Institute's activities. An invaluable opportunity to work for and with a new target group which constitutes 70% of the country's population. So the achievements of the Institute in this area are bound to assume immense significance for all concerned.

EDI FACULTY IN INDIAN TEAM FOR NEPAL

Mr. Ramesh Dave, Training Faculty of the Institute accompanied the Indian Experts Team which conducted Entrepreneurship Development Programmes in Nepal from 15th November, 1985 to 14th February, 1986, under the joint auspices of His Majesty's Government of Nepal and the Government of India. Other members of the team were Dr. S.B. Srivastava, Dy. Director, Ministry of Industry, New Delhi and Shri J.B. Ramamurthy, Dy. Director, Ministry of Industry, Kanpur.

In accordance with the suggestions of the Industrial Services Centre, Nepal, the Indian Team conducted the following programmes :

- (a) Entrepreneurship Development Programme for Existing Small Industrialists.
- (b) EDP for Extension Officers (EDP for Small industrialists and Extension Officers was jointly conducted).
- (c) EDP for Prospective Entrepreneurs.

The objectives of these programmes were decided upon, keeping in mind the peculiar and particular conditions and environment of Nepal since they had to suitably fit into the larger framework of the country's industrial policy.

The course was mainly intended to provide an exposure to the entrepreneurial needs and requirements for the speedy promotion of Industries and also for the smooth functioning of the existing enterprises. During the programme audio-visual aids including video film, lecture materials and group discussions with practical illustrations, situations relevant to the topics under discussion, were also used effectively.



Mr. Ramesh Dave, Training Faculty, EDI-I in session with the participants of Extension Motivation Programme.

The programmes also provided motivational inputs for developing entrepreneurial capabilities of the trainees; exposing the participants to the programme of assistance provided by His Majesty's Government of Nepal for taking up enterprises; preparation of economically viable industrial projects for each entrepreneur and equipping the participants with basic managerial understanding.

The Officers of the Industrial Services Centre which functions under the Ministry of Industry of His Majesty's Government of Nepal, on completion of the programme, realised that EDP can serve as an effective device for developing entrepreneurial areas which have hitherto lagged behind and that stress could be laid on helping certain segments of society which need greater attention. Entrepreneurs, as the catalysts, they felt, energise and bring into operation different factors of production which are not fully tapped. This self-employment would also be instrumental in providing employment to those hitherto idle besides being a device in removing regional imbalances and raising the standard of living.

During their centre surveys, the Indian Experts Team found that places like Kathmandu, Hetanda, Pokhara, Butwal, Dharan, Janakpur and Bhaktapur because of easy availability of infrastructural facilities and skilled, semi-skilled and unskilled workers, had great potentiality for conducting EDPs.

Subsequent to the tremendous success of the programmes conducted by the Indian Experts Team, ten officers from the Cottage & Industry Development Board were deputed by His Majesty's Government of Nepal to receive special orientation & training at EDI-I, Ahmedabad in conducting result-oriented EDPs.

ACTIVITY CALENDAR FOR 1986-87

Activity	Location	Period (Dates)	Notes	Faculty (Coordinator)
1 SPECIAL EDPs				
a) General EDP	Kohima	Sept. 1986 (Nagaland)	It will be a demonstration EDP as desired by State Govt. Objective is to test the EDP process in the complex environment	Sareen Jagat Patel Kartik Bhatt
b) General EDP	Dimapur (Nagaland)	Sept. 1986	— do —	" "
c) General EDP	Imphal (Manipur)	Sept. 1986	— do —	" "
d) High-Tech EDP	UP or Bihar	Oct. 1986	Objective is to develop an approach to high tech. medium scale projects through EDP's.	Ramesh Dave
2 TRAINING OF TRAINER-MOTIVATORS				
a) International Accredited Trainers Course (AMT)	Ahmedabad	June, 23, '86	The programme is aimed at developing competent trainer-motivators in developing countries. Malawi and Senegal have confirmed participants	H.C. Raval Ramesh Dave
b) Accredited Trainers Course	Ahmedabad	Nov. 1986 (Six weeks full course, Two weeks Refresher)	To provide competent trainers to EDP conducting organisations, state govt., universities, colleges, banks, taking up EDP's This is 4th such programme.	Ajay Dixit H.C. Raval
c) National Training Programme on Techniques for Opportunity Identification, Entrepreneur Selection & Management Inputs.	Ahmedabad	Oct. 1986 (Two weeks)	Experienced trainers will be provided fresh inputs on 3 critical EDP skill areas.	C.H. Pathak B.P. Murali
d) Intensive Trainers Course on Motivation Training Techniques	Ahmedabad	Aug, 1986 (Two weeks)	Selected trainers to be trained on this specialised input; will reduce dependency on external specialists.	Gautam Jain C.H. Pathak
3 REGIONAL WORKSHOP/SEMINARS				
a) Problems and Prospects of Entrepreneurship Development	One Workshop in each Region	(1 day)	Local seminars to maximise top level interaction and spread effect to facilitate support to EDP's and entrepreneurs.	B.P. Murali Ramesh Dave Ajay Dixit
b) Extension Motivation Programme for development officers	—do—	(5 days)	State level programmes for officers of support institutions and departments.	" "
c) Constraints and Irritants in Environment	—do—	(1 day)	Local/regional seminars to improve environment for new/existing entrepreneurs	" "
4 NATIONAL SEMINARS				
a) Monitoring and Evaluation of EDP's	Ahmedabad or one of the Regions	July, 1986 (2 days)	— do —	Ajay Dixit
b) Organisational prerequisites for EDP's	— do —	Sept. 1986 (2 days)	— do —	Ramesh Dave
c) Lessons from Growth-oriented entrepreneurs	—do—	Oct. 1986 (1 day)	To share the findings of the research on Impact Generating Entrepreneurs.	Gautam Jain
5 IN-HOUSE SEMINARS				
a) With Training Division/ Officers of SBI	Bombay/ Ahmedabad	To be decided	To increase interaction with SBI activities of EDP's and to share experiences	
b) With NABARD Rural training & Project Division	Bombay/ Ahmedabad	To be decided	Interaction on possibilities of training rural extension workers for self-employment	

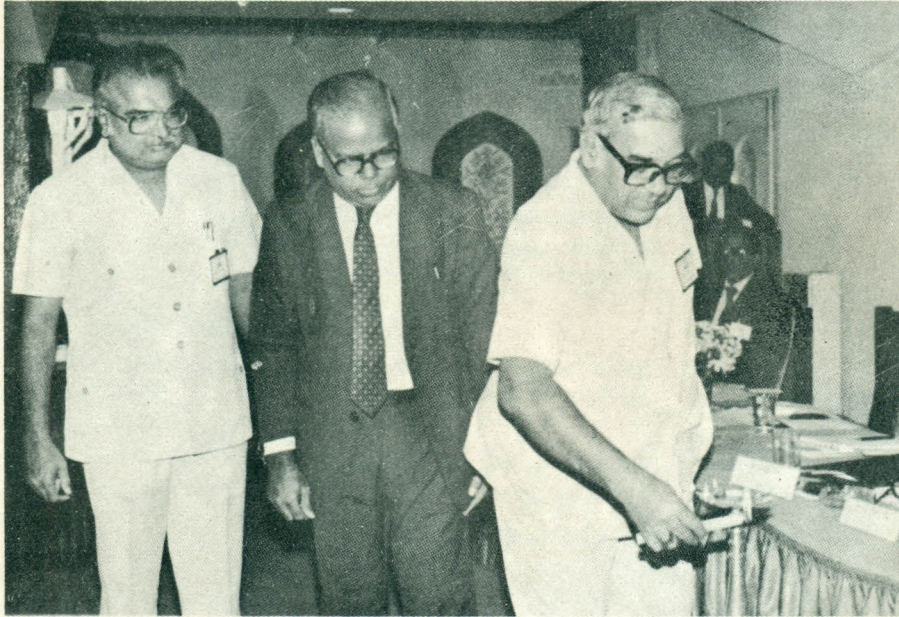
Activity	Location	Period (Dates)	Notes	Faculty (Coordinator)
6 SUPPORT TO EDP INSTITUTIONS (RRP Strategy)				
a) Planning of EDP activity	—	—	Regional Resource Person approach to be implemented to provide EDI faculty support in a planned, regular way.	
b) Promotional activity	—	—	— do —	
c) Selection of EDP Participants	—	*	— do —	
d) Selection of Trainers	—	—	— do —	
e) Support to state govts. for creating CEDs	—	—	Support will be provided in preparing proposals, feasibility studies, recruitment of trainers, training of trainers etc.	
7 INTERNATIONAL ASSIGNMENTS				
a) Workshop for franco-phone countries (policy-makers)	Abidjan (Ivory Coast)	June 2-12, '86 (10 days)	Sponsored by EDI-World Bank and African Development Bank	
b) Seminar in Nigeria	Lagos (Nigeria)	May 1986 (26-28th)	Sponsored by Nigerian Bank of Commerce & Industry	
c) Study Visit to Ghana	Ghana	Early-1987	Sponsored by World Bank	
8 RESEARCH				
a) Characteristics of Impact Generating Entrepreneurs	Selected Industrial/Urban Centres	Apr-Sept. 1986	In-house EDI Research; 50% interviews completed; National Seminar proposed.	Gautam Jain A. Ansari
b) Traits & Needs of Innovative Entrepreneurs	4 States to be covered	Aug. 1986	In-house research; interviews completed, data being analysed.	A. Ansari
c) Entrepreneurial Index for new and existing entrepreneurs	Selected States	Apr.-1986 to Feb-1987	In collaboration with NIMID; Research team, Methodology and locations finalised.	Gautam Jain
d) Identification of Entrepreneurial Competencies	Ahmedabad	Apr.-Aug. 1986	McBer contract, validation of competency model and selection tools and techniques	B.P. Murali H.C. Raval
e) Validation of selection tools and techniques	4 states	on-going	Requires 3 year followup. Preliminary data collected. Centres selected.	Gautam Jain
f) Rural Entrepreneurship Experiments and Documentation	Behraich (UP)	June-Dec. 1986	Ford Foundation and GOI approval received. Preliminary visits completed. A 3 year project covering 3 states.	J.B. Patel (Bharat Bhat A. Ansari)
g) Entrepreneurship orientation in schools and colleges.	3 states	Sept-Feb.	A new area of national interest.	
9 PUBLICATIONS				
a) Handbook for S&T Entrepreneurs	Ahmedabad	May 1986	Assignment from DST-GOI Book is in the press	C.H. Pathak
b) Trainers' Training Manual	Ahmedabad	May-Feb. 1986	EDI-W confirmed purchase of 100 copies. Plans to complete manual for 3 important areas of ED	H.C. Raval
c) Selected readings in entrepreneurial development in two volumes	Ahmedabad	Apr.-Dec. 1986	Papers prepared; Volume 1 for Planning; Policy-makers; Volume II for practitioners/trainers	A.K. Sinha
10 AUDIO-VISUALS				
		Apr.-1986 to Feb.-1987	Plans to make 4 audio-visuals on EDP process; competent trainers; problem solving and AMT.	A.K. Sinha



SPECIAL FEATURE :

INTER-REGIONAL WORKSHOP ON ENTREPRENEURSHIP DEVELOPMENT

(January-27, '86 to February 1, 1986)



Mr. S. S. Nadkarni, Chairman-ID President-EDII, lighting the ceremonial lamp at the Inaugural Function of the Second Inter-regional Workshop sponsored by the Economic Development Institute of the World Bank, Washington (EDI-W) and IDBI. Standing from left are Dr. V. G. Patel, Director-EDII and Mr. R.V. Chandramouli, Secretary, Government of Gujarat.

The second Inter-Regional Workshop on Entrepreneurship Development for Afro-Asian countries was organised at Ahmedabad in January, 1986. Sponsored by the Industrial Development Bank of India and the Economic Development Institute of the World Bank, the Workshop was hosted by our Institute and was primarily meant for policy makers and senior executives of Anglophone African countries and selected Asian countries. Countries represented were: Bangladesh, Comores, Ghana, Kenya, Malawi, Mauritius, Nigeria, Senegal, Tanzania, Vietnam, Zambia and Zimbabwe. Apart from 17 participants from these countries, there were 2 participants from India and five observers from the World Bank and EDI-W.

This Workshop was an off-shoot of the first Inter-Regional Workshop held in January 1985 attended by operational level persons of various African industrial development organisations and governments, wherein it was concluded that to implement the emerging action plans, it would be useful to have policy makers and senior executives get an exposure to the Indian experiences in entrepreneurship development.

The level of participation was fairly high. The EDI approach to entrepreneurship development, particularly selection, motivation and training backed up by appropriate support system were the major themes presented and discussed. The impact was positive and encouraging as reflected in the action plans prepared by each country on the last day and presented during the concluding session. The message has gone across that

given the need for developing local entrepreneurs among developing countries, the Indian experience is very relevant and the tools and techniques are applicable to local conditions.

An important area in which EDI can assist was obviously identified as one of selecting Trainer-Motivators for these countries and give them adequate training. Many countries were willing to send such Trainer-Motivators to India, and international organisations expressed willingness to fund the costs of developing such manpower. Some countries, however, were keen to use experienced EDI manpower initially to formulate and implement an EDP in their country, so that initial impact and impact can yield better support subsequently.

Mr. Serge Guetta, Assistant Director of the World Bank looking after West African Region, reflected on the success of this Workshop and the utility of the EDI approach when he summed up by stating that the World Bank should have recognised relevance of this approach long time back and that in future, credit assistance programmes may well be linked with appropriate EDI support.

Professionally, EDI has gained a lot through the workshop with better conceptual clarity, preparation of background papers which will now be published, also in building up organisational skills and teamwork reflected in the smooth working of the Workshop.

Excellent support was available from IDBI which sponsored the Workshop, also counsel and encouragement from the top of the organisation.

EXCERPTS FROM KEY SPEECHES

MR. S.S. NADKARNI, Chairman, Industrial Development Bank of India, & President, Entrepreneurship Development Institute of India.

"Between project viability, adequacy of finance and entrepreneurial competency, it is the soundness of entrepreneurial competence which ultimately determines success or failure of a project. Good viable projects adequately and often liberally funded and nurtured by financial institutions have not succeeded where the man behind the project—the entrepreneur—was weak. On the other hand, strong entrepreneurs have made success out of even average projects, quite often inadequately funded by financial assistance."

"Can entrepreneurship flourish where the overall environment in a country or a region is hostile? Obviously, the answer is 'NO'....."

...Why discuss human resource development only in terms of technical and executive skills in the context of providing managers and employees to large businesses and governments? The real human resource development is when we make our countrymen capable of exploiting opportunities by themselves in a higher form of human resources development by becoming owners of their own businesses, however, small or tiny..."

(Excerpts from the inaugural speech of our President)

MR. GERRIT B.H. RENGER, Division Chief, Economic Development Institute of the World Bank, Washington.

"...I have learnt much more in detail than I would have done in Washington what the whole programme is all about. And that is why I say we are at the beginning. I can see ahead a long relationship coming up between ourselves, not EDI-W only but the whole World Bank and the Indian experience and the organisations that bring it. Moreover, it implies that it is the beginning of an important aspect of what is called South-South Cooperation. And for EDI-I, I think there is no return...."

"...EDI-W and EDI-I, here we have a real coincidence. Two institutions with the same name! And I hope that the combination of these two will be better than the sum of what we can do separately...."

(Excerpts from his speech at the valedictory function).



Mr. Gerrit B. H. Renger, Division Chief, Economic Development Institute of the World Bank, Washington addressing the participants and distinguished guests at the inaugural function.

MR. SERGE GUETTA, Assistant Director (Projects), Western African Region, World Bank

..... What I learnt this week fully meets my expectations. So far we have been looking at projects, now we learnt that we have to focus on the entrepreneurs. But in doing so, it does not mean that we are missing the projects. We are looking on the projects through an entrepreneur.

..... I have never been an entrepreneur and this was the first interesting step for me. In one aspect it has to be pointed out that EDP provides guidance while in most African technical assistance programmes, we are truly doing the job on behalf of the entrepreneur.....

..... Is it preferable for this kind of workshop to have a large number of countries represented with very limited representatives or a limited number of countries with large number of national Chiefs? I am wondering if the second alternative is not better for the impact of such workshop on the national programmes.

..... I would like to say that the workshop was very well balanced between academic presentations, field visits, social events etc. But the programme was probably too tight.....

..... All of you require Bank assistance for EDPs. I have only this chance to react and answer this question.... I won't answer that Bank will always be very positive on any request for EDP; obviously **we agree that there are certain priorities. But I can assure you that... soon EDP is going to be an integrated part of the whole line of credit for small and medium scale entrepreneurs' development. This is not going to be an additional condition, it is not a condition. It is the integrated part of the whole programme. I am wondering how and why we have not thought about it earlier and I even feel to some extent little bit guilty having been in Bank for 17 years.**

..... I am sure that Bank will react very favourably on any request for PPF assuming that we have a project under preparation..... I have learnt something else this week. I have learnt that 'hospitality' is the one which Africa and India have in common...

LIGHTER SIDE

SPEECH OF MR. NANA M. ANNTO, Deputy Chief Manager, Development Finance Department, Bank of Ghana, Accra.

"... Now finally on the social side, a short story.

"A politician who was very much bad at English, went to a function. He was so impressed, but he did not know whether the word was 'impressed' or 'expressed' so he went between the word 'imp' - 'exp' and finally decided to settle on the word 'expressed'. Unlike the politician, we the participants are highly **impressed**...."

"The same politician was reported to have visited Britain and he was treated to a sumptuous dinner — now eating and drinking all the time and it came to him to express his opinion about what he felt. So he started :

"Your Excellency, Your Majesty (and again there was confusion of words). I would like to express my gratitude to you for your 'hospital' I can assure you that we are really 'fed-up' (he wanted to say 'well fed') and I can assure you when you come to our country, I am going to 'return it' (he wanted to say he was going to 'reciprocate it')...."

... So the next time, when you come to our individual countries we are not going to retaliate, we are going to reciprocate...

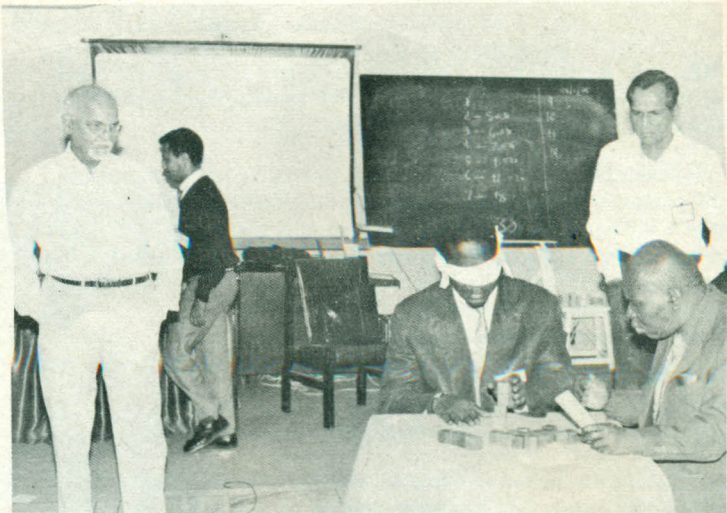
PARTICIPATION DETAILS

In all, 19 participants from 13 countries attended the second Inter-Regional Workshop on Entrepreneurship Development.

Out of 13 participating countries, three were from Asia viz. **Bangla Desh, India, Vietnam** and ten from Africa i.e. Comore, Ghana, Kenya, Malawi, Mauritius, Nigeria, Senegal, Tanzania and Zambia.

Out of 19 participants, ten were from Financial Institutions, five from Small Industries Organisations and four from Ministry of Industries.

Five observers—one from EDI-W and four from the World Bank also participated in the Workshop and took part in all the deliberations.



Prof. M.S. Nadkarni of NIMID, Bombay and Mr. H.C. Raval, Sr. Training Faculty, EDI, conducting one of the games during Achievement Motivation Training session.



Mr. Chandramauli Pathak, Sr. Training Faculty, EDII, with the participants of Second Inter-regional Workshop during their field visit.

VALEDICTORY FUNCTION

Valedictory function was marked by many realisations. EDI-W felt that in association with EDI-I much could be done for human resource development in other developing countries. The World Bank found a highly useful means to make their whole line of credit for small and medium scale entrepreneurs' development more effective and productive. And the participants realised that ED activities if suitably adapted could meet most of their economic needs.

Dr. S. A. Dave, Executive Director, IDBI presided over the function. While addressing the distinguished gathering, he lucidly conveyed the intrinsic message that human beings can be developed as resources, only when, on the one hand, they achieve a certain level of maturity and on the other, have a conducive environment to exploit.



Dr. S. A. Dave, Executive Director, IDBI delivering the valedictory speech



SPECIAL SECTION : FOLLOW-UP

“During the first few months of his entrepreneurial career the young entrepreneur, like a young tree, needs special care. An effective follow-up is very essential to ensure that they do not drop out after sometime and to help those who are struggling hard to survive in the competitive market.....”

“Though follow-up takes a lot of energy in terms of money, time and other expenses it is unavoidable and the only way to ensure success.....”

*From “Entrepreneurship Development Programmes”
(page 81) Published March 1980, by IDBI.*

FUNDAMENTALS OF FOLLOW-UP

C. H. Pathak, Sr. Training Faculty

If Pre-Programme Promotion determines the quality and quantum of response that a programme gets, then follow-up determines the number and speed of units set-up after the completion of the same.

Follow-up consists of those actions and measures taken by a trainer which facilitate and accelerate the process of project implementation. It is a phase where the trainer and the trained entrepreneurs are put to test in their respective areas—in facing the problem of one and many. The trainer is one, and he has to attend to many entrepreneurs and an entrepreneur has to deal single-handedly with many needs for setting-up his unit.

Since the trainer is alone, during the follow-up, his time-management and diagnostic skills come into prominent play. He has very few copy-book shots to play and has to rely more on his personal abilities to counsel and convince. He has to handle his entrepreneurs individually as well as collectively and, on their behalf, interact with institutions also. When the trainer is handling an entrepreneur individually, his role is that of a counsellor; when he is handling a group, his role is that of a guide; and when he is dealing with institutions, his role is that of a philosopher toning up the existing system for a cause.

The trainer does not enjoy any official authority and yet he has to pose as if he does. So, he has to be good at simulation. He is not going to gain anything but satisfaction if entrepreneurs set up their units fast and in a good number, and yet he has to act and express as if it would be his personal achievement. Thus, he has to be very good in the identification of others' interests with his own.

The entrepreneurs, on the other hand, reveal greater required stuff during follow-up: their patience, perseverance and stress-taking ability. Their newly

developed self is, as if, put to test during this phase. What good the EDP training inputs did to them is actually known during this period. As such, on these three counts, the entrepreneurs have to be closely watched, analysed and studied so that if some extra-inputs require to be given, the same could be administered; if they feel frustrated and broken, they have to be recharged with motivation and encouragement. They have to be left on their own to the maximum possible extent and be given any direct or indirect assistance only when necessary. They should be grilled and, if required, hounded into action, pushed into interaction and pulled up for their unbecoming reactions.

The prime objectives of EDP training is to groom potential entrepreneurs into well-rounded, independent and fully charged individuals. As such, they should be counselled, guided and helped only to the extent their self-confidence is strengthened. This limit and degree, which varies from individual to individual, has to be carefully determined since an excessive dose of support would injure the very stuff of self-reliance which it is supposed to strengthen.

Follow-up depends upon so many other factors—the motivational and awareness level of the trained entrepreneurs, the organisational support available, the extension motivation level of the key-officers—and yet upon follow-up depends the fate of an EDP. It is a peculiar case of interdependence of two factors leading to the growth of the third—entrepreneurs and their enterprise.

In this material happening, the personality of the trainer plays the role of a catalytic agent—he has to necessarily while moving others himself remain unmoved, while changing others himself remain unchanged. His success as a trainer is best when he is least required. Like him, the follow-up has to prey upon itself and let each entrepreneur's own realisation be his trainer and each action, its follow-up!



ABHIMANYU — the youngest soldier-entrepreneur

ABHIMANYU, THE YOUNGEST SOLDIER-ENTREPRENEUR

Abhimanyu, son of Arjuna, while still in his mother's womb, heard his father narrating to her how 'Chakravyuha' (a special battle formation) could be broken. But, unfortunately, by the time Arjuna came to describe how to destroy the last lap of the formation, she had fallen asleep - and so Abhimanyu could not hear what his father was describing; and consequently didn't know how to break the last lap of the battle formation.

During the battle of Mahabharat, once Kauravas, the arch enemies of Arjuna, planned to hurt him most by killing all his brothers. While he was fighting in another part of the battlefield, they laid the battle formation of 'Chakravyuh' (which none other than Arjuna knew to destroy) and challenged his brothers to break the same.

The valiant Abhimanyu at once came forward and told his uncles that if provided follow-up support, he could break the formation. The only hesitation, he said, was that he didn't know how to break the last lap of the formation !

Encouraged and assured of full support by his elders, Abhimanyu took the calculated risk. But his uncles failed to rise upto the occasion. They could not provide support beyond the entrance point.

Unaware of that, Abhimanyu pierced through to the last lap of the formation and found himself alone in the thick of adversaries. His entrepreneurial spirit sans support could not withstand the onslaughts of the unscrupulous antagonists. And Abhimanyu lost his life — a shocking loss due to the failures of follow-up.

FRONTIERS OF FOLLOW-UP

— Ashok K. Sinha

The outcome of an Entrepreneurship Development Programme (EDP) in the form of setting up of enterprises by trained entrepreneurs is a matter of concern for the sponsors, a matter of return for the financiers, an ultimate responsibility of the trainer-in-charge and the goal for the entrepreneurs.

FOLLOW-UP, therefore, assumes four dimensional significance and has to attend to calls from these four corners that are sometimes diametrically opposed.

The anxiety of sponsors end up with regular reports about the progress achieved by new entrepreneurs

towards setting up their units. The financiers normally become active only when the repayment of loan or interest becomes overdue. It is only the trainer-motivator and the trained entrepreneurs who are left to bother about and be bothered by follow-up.

Fortunately, some of the sponsors of EDPs, for example IDBI, have been quite alive to the hazards that both the trainer and the trained entrepreneurs have to face. That's why, they introduced follow-up subsidy etc. to encourage commitment and concern for follow-up work. Its impacts, however are yet to be seen.

Unfortunately, the most indifferent section towards follow-up has been the side which is most hurt by its negligence — the financiers. Apart from releasing loans and making certain “controlled” disbursements, they hardly bother about what the new entrepreneurs do about achieving the “goal” for which they have released finance.

The trainer incharge who has to do follow-up does not enjoy any “gazetted” authority. Whatever influence he generates is purely personal and conventional. On top of that, he cannot on his own remain with his new entrepreneurs. If his organisation decides to send him to conduct another programme somewhere else since ‘it would simply be a waste of mandays and money spent on TA and DA if he remains there and does only follow-up’ — he has to find time in between his new assignment and do the ‘odd’ job of follow up and try to satisfy all but himself. For he knows full well that cradles are too many and time too little for him to even cooe them from a distance!

In such a situation, the trained entrepreneurs, who are new to enterprise building, and are putting to test for the first time what they learnt during the programme, have to, Abhimanyu-like fight on their own and try to achieve a break-through in areas they did not some-time even hear about before!

The elements are far from happily mixed and it is high time that they achieved a better combination at least for the sake of achieving more effective results from entrepreneurship development activities and for more productive use of big money involved there into.

Follow-up consists of those timely tips given about handling a situation, once or twice accompanying to meet key persons, a caution here, a suggestion there — that new entrepreneurs naturally need to facilitate and accelerate their project implementation and for its smooth running. It has to be, therefore, an independent and full-fledged course of action and should start right from the project formulation stage and run upto the point when a unit has achieved break-even.

Such a ‘growth’ of follow-up is very much required specially in view of the fact that when a potential entrepreneur is selected for training, he is already a grown-up person, an adult. And after EDP training, during which his latent entrepreneurial characteristics are developed, the ‘child’ entrepreneur is ‘born’ in that adult person. So after the programme, when he is busy in his project implementation, it is a peculiar situation of an adult being led by a child! Consequently, the total outcome of his entrepreneurial efforts depends upon how far the ‘adult’ in him feels comfortable in being led by the ‘child’; and how far the ‘child’ commands the affection and allegiance of the ‘adult’. For example, if the trained entrepreneur, as an adult, is not

given to hard-work and has love for easy money, then immediately after getting his loan, he would not like to be led by ‘childish’ act of setting up a unit bit by bit - instead he would like to take a man’s leap, disregarding whether he breaks his leg or neck, in the process. In such a case, we can say the ‘child’ entrepreneur does not enjoy the affection or allegiance of the adult in him and hence the tragedy.

So, the follow-up has to help the entrepreneur, on the one hand, reach an adjustment within himself and on the other, overcome some of the worst temptations and tardiness that this flesh is heir to.

To do this, the trainer incharge of the programme is the best person, for he has known his entrepreneurs thoroughly by the time a programme comes to an end, has established closest possible rapport with them, and enjoys their confidence and trust in his capabilities and capacities.

But the trainer incharge can do that job only when he is fully spared. And this can be possible only when his organisation is fully compensated. And that sort of compensation can come only from two corners - the sponsors and the financiers.

The sponsors spend Rs. 80,000 to Rs. 1,50,000 for one EDP - that is for getting 25 to 30 entrepreneurs on average trained. The financiers put in (if we assume an average of say Rs. 1,00,000 per entrepreneur) Rs. 20,00,000 to Rs. 25,00,000 per EDP. That is, in one EDP (as assumed) Rs. 26,00,000 to Rs. 27,00,000 would be at stake—a sum which is large enough for the sponsors and the financiers to together allocate some fund so that follow-up work, may be undertaken efficiently and effectively.

There are possible norms on the basis of which such an allocation can be convincingly worked out - one such is : In the Banking Sector, wherever a Bank perceives an opportunity of say a business of Rs. 1 crore (10 million), it is willing to open a branch if other factors are favourable. The salary cost of the branch would be as follows :

1	Manager	Rs. 3,000/- per month
1	Accountant	Rs. 3,000/- per month
1	Cashier	Rs. 2,000/- per month
1	Assistant	Rs. 1,500/- per month
1	Peon	Rs. 800/- per month
Total		Rs. 10,300/- per month

Rs. 10,300/- × 12 = Rs. 1,23,600/-
Annual = 1.2%

That is, Annual Establishment Cost would work out as somewhere 2% of the total business.

Working on the same parameters if there is an investment of Rs. 25,00,000 (an assumed figure) then at least an expenditure of Rs. 50,000 per year could be (and should be) safely made available not only to see that the investments are properly utilised and recovery is almost assured but also to ascertain that 25 units come up and 25 new human resources are 'seasoned' and developed.

The equation for follow-up expenses could be generalised as 2% of the project cost of each unit which could be disbursed in three phases :

- .5% when the loan application is cleared
- 1.0% when the unit is set-up
- .5% when the unit achieves breakeven

The disbursement could be made conditional - if an enterprise for which loan has been cleared but the unit has not come-up within the stipulated time, then the follow-up incentive of .5% released for loan clearance would be withdrawn. And, if a unit which has been set-up, but has failed to reach break-even, for that the total incentive of 1.5% released earlier would be taken back.

THE CASE OF A LADY ENTREPRENEUR WHO LOOKED TOO YOUNG

She is the eldest child of a Bank Officer. Enthusiastic about doing something new, she is always ready to learn. But she looks far younger than her age. I remember specifically asking her age before I gave her the application form.

She worked hard during the programme and learnt fast as well. She opted for manufacturing ladies undergarments. She did a thorough market survey and prepared her project report well in time.

She decided to avail a loan from the State Bank of India, under its composite loan scheme of Rs. 50,000 and filed her loan application for the same.

The amount required was Rs. 33,000 only. The appraisal of her loan application was made and the technical feasibility of proposal was found sound. However, the Bank asked for security over and above her margin money. Her father offered to pledge his house to the Bank as security.

After waiting for more than three months and making discreet enquiries at lower levels, I finally accompanied her to the Branch Manager, who told me, "she looks very young, so we cannot sanction the loan".

Such an arrangement I am sure, would assure highly effective and efficient follow-up right from the beginning.

On the basis of over a decade of experience, it is high time for the sponsors and financiers to recognise follow-up as the determining factor for the success of an EDP.

A timely, regular and nurse-like follow-up alone can cast a die of those entrepreneurial values for which only a taste can be developed in an entrepreneur during the programme.

Follow-up is, in fact, both a concluding and condescending period. On the one hand, entrepreneurs adapt themselves to entrepreneurial ways of thoughts, feeling and action in the inspiring presence of their friend, philosopher and guide. And, on the other, the trainer incharge gradually dissolves those emotional and personal bonds between himself and his entrepreneurs that during training he had built-up and strengthened. This 'withdrawal' has to be necessarily slow, smooth and systematic so that even when 'he' is not physically present, 'they' must not feel his absence !!

Later, I advised her to see the Regional Manager. And during one of my visits accompanied her to see the CGM, who acted in right earnest and took up the matter.

But months passed by and yet she awaited her loan clearance. She had no body to counsel her. I was not available since I was busy with my new group of entrepreneurs at a centre far away.

After around six months, I have recently received a letter from her saying that in spite of the CGM writing to the BM to clear her loan, she did not receive any intimation from the Bank.

On her own, she has decided to approach another Bank.

I really feel sorry, more so because I could not personally be of any great help to her. I feel as if after enthusing her with confidence during the training, I have let her down, when she requires boosting up the most.

Her case also strongly recommends that wherever an EDP is being conducted, an Extension Motivation Programme should also be taken up, so that the new entrepreneurs at least have the advantage of dealing with freshly charged officers.

— Bharat Bhatt