

EDI REPORT

Entrepreneurship Development Institute of India
(Sponsored by IDBI, ICICI, IFCI & SBI)

FROM THE DIRECTOR'S DESK

CATCHING THEM YOUNG

One of the more satisfying and significant events in which EDI was privileged to participate in the last few months was the introduction of a course on Entrepreneurship in the Higher Secondary Schools of Gujarat. With the initiative taken by the State Government and Directorate of Higher Education, the Institute was called upon to develop a syllabus for the new course on Entrepreneurship Development being introduced at + 2 level.

To the Institute it was a golden opportunity to extend the entrepreneurship development movement to the high schools, inculcate a spirit of enterprise among the youth, generate a desire for standing on one's own feet and opt for a career of self-employment rather than constantly worrying about finding jobs. Not only the syllabus was developed, but it was backed up by developing rapid reading material and a text-book.

Out of the 60 schools which are to offer this course, 21 teachers were given an intensive orientation to prepare them for teaching this subject. In the next batch 25 to 30 more teachers are expected. Since 'entrepreneurship' is to be cultivated as a behaviour and life style and not simply taught for the sake of knowledge, it has also been decided to have appropriately qualified/

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Mr. Hasmukh Patel, Hon. Minister of Education, Government of Gujarat (Centre) graced the valedictory function of the programme 'Orientation in Teaching Entrepreneurship' for Higher Secondary School teachers. To his left is Mr. R.S. Trivedi, Chairman, Higher Secondary Education Board, Gujarat State and to his right Dr. V. G. Patel, Director, EDI-I.

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ENTREPRENEURSHIP INTRODUCED AT +2 LEVEL IN GUJARAT

Additional Chief Secretary, Government of Gujarat, Mr. R. Balakrishnan inaugurated the "Orientation in Teaching Entrepreneurship" for teachers of Higher Secondary Schools on 31st August 1987. The programme marks the introduction of entrepreneurship as a component in vocational groups of subjects in Higher Secondary Schools. Speaking at the occasion Mr. Balakrishnan highlighted the need for introducing the subject so that students break-away from the strangle-hold of colonial education system which fetters the young ones to employment seeking.

Dr. V.G. Patel, Director, EDI-I stressed the need for early socialisation process and catching the potential entrepreneurs at the right time to move them towards self-employment and entrepreneurial activities. He said that, rising up to the occasion, the Institute had designed the syllabus and produced the text books in a month's time so that the Board could introduce the subject in this very session.

Mr. S.D. Sharma, Director of Higher Education, complimented the Institute for its ready support. He observed that Gujarat once more was going to be in the lead so far as the introduction of entrepreneurship as a subject in Higher Secondary Schools was concerned.

Entrepreneurship is being introduced as a component in order to make the vocational courses more meaningful and effective. It will help to create awareness among the students about their potentials and prospects for self-employment and thereby lead them to work towards economic independence. By introducing entrepreneurship an opportunity has been created to sow the seed of entrepreneurial awareness when the boys and girls are motivationally fresh and full of hope and enthusiasm. It will provide a base to them for thinking in the direction of self-employment and entrepreneurial activity as a possible career opportunity.

This pioneering work undertaken by

EDI-I is going to be a national phenomenon as the Central Government is expected to urge other states to introduce the subject at +2 level.

The Institute has at the behest of the Directorate of Higher Education undertaken initial measures to formulate a six month's diploma course in order to provide teachers a special orientation in handling the subject.

Presently, EDI-I is conducting the Orientation Course for teachers from 60 schools all over Gujarat in two groups and in two phases.

This pioneering job by the Institute is going to create new vistas for entrepreneurial development and provide suitable impetus to the young generation in moving towards self-employment and entrepreneurial activities which would be quite in keeping with the Central Government policy of inspiring 80% of the out-going students to go for the same.

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trained, accredited teachers to take up the subject in the future.

Bringing entrepreneurship development inputs to the schools is a logical course, a matter of compulsion as well, dictated by the environment boys and girls have to face once they get out of high schools or colleges. Self-employment is going to be the only answer for thousands of them as there are not enough jobs, nor there will be for years to come.

The new emphasis on vocational education and skill development began with an intention to prepare potential employees to make it easier for getting jobs. It does not seem to have worked fully, again because

there are not enough job opportunities.

Ultimately, our boys and girls have to do something of their own. Set up a small business, use their skills to produce or sell a product or a service. This calls for a spirit of enterprise, not just to supplement the skill, but to opt for and plan a career in self-employment. To become a job-creator and not always be a job-seeker.

This is possible if at the ripe age of 15-16, one begins to understand what it means and what it takes to be an entrepreneur, a self-dependent person, breaking away from the conventional-middle-class thinking

of finding a job, a government job, a secured job...

Catching them young in the folds of entrepreneurial spirit, an enterprising career is bound to excite our youth, bring out hidden talents, often suppressed energies, creativity and strengths in them. A good entrepreneurship course, well-conceived to excite and guide young boys and girls will not only develop a new confidence among them but will also become a vehicle to further production and employment.

We hope the teachers get really involved in the endeavour. For, you cannot develop entrepreneurs, unless you are yourself enterprising!

EXPERT FACULTY SUPPORT TO EDP IN TONGA

The Inter Regional Workshop for South Pacific Island Countries sponsored by CHOGRM Working Group on Industry and organised by the Institute laid a tremendous impact on entrepreneurship development activity in the Pacific Island Countries. An EDP was organised at Nuku alofa, Tonga by the Ministry of Labour and Industry, Kingdom of Tonga. The sponsor UNIDO invited Mr. H.C. Raval, Chief of EDI-I Training Wing to provide motivational inputs to the participants and help them identify and manage their strengths and weaknesses which in turn would enable them in working out long term plans for their respective projects.

Mr. Raval was at Nuku alofa from July 1st to 7th. He conducted the programme in close association with the organisers particularly Mr. D.B. Sahae (Industrial Adviser-UNIDO), Mr. Falekava Kupu (Ministry of Commerce and Industry) and Mr.

Swarajya Prakash (Industrial Adviser—CFTC for CHOGRM activities).

The intelligent promotional work done by UNIDO Industrial Adviser not only resulted in selecting developable participants but also involved various local developmental agencies right from the beginning of the programme. The programme included sessions on importance of development of small business sector, intervention through EDP and its importance in industrial development plans of the country. Field visits of industrial sectors to orient the participants in the implementation and operational aspects for small business sector and to make them understand the entrepreneurial profile of those who have set-up units in South Pacific Island Countries were undertaken. This was followed by group/individual counselling on project opportunities available there.

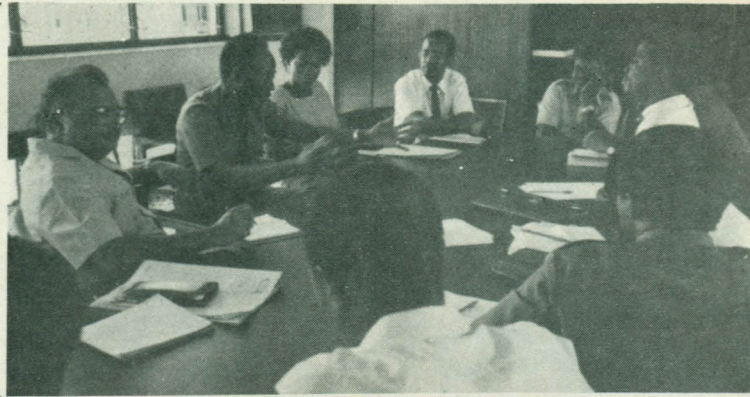
Details were also provided on the importance of key contact points for setting-up small industries in the Island Countries and procedural formalities involved in setting-up of a unit. The importance of selection of a location for setting-up a small enterprise was also explained.

The expert observations and recommendations to further strengthen the impact of EDPs in the Island Countries included the inputs like Personnel Management, Taxation, Marketing etc., to allot more time for entrepreneurial motivation sessions in EDPs to lend adequate support to the participants by way of providing finance and complete procedural facilities for setting-up their units in order to gain excellent results and to provide follow-up support by deputing an officer having experience in the industrial departments on a full time basis.



The Director of EDI-I, Dr. V.G. Patel (right corner) explaining the significance of EDI's present activities and future plans to Mr. Steve Rosell (centre), Senior Fellow and Mr. Vijay Pande (left corner), Regional Director (India), International Development Research Centre, Canada. The IDRC Officials visited EDI on 20th July 1987.

FIRST PHASE OF THE GHANA ASSIGNMENT



EDI Director-Left & next Dr. Abaka - Executive Director of NBSSI discussing with Bankers & representatives of Financial Institutions during the workshop for Bankers to introduce EDPs in Ghana.

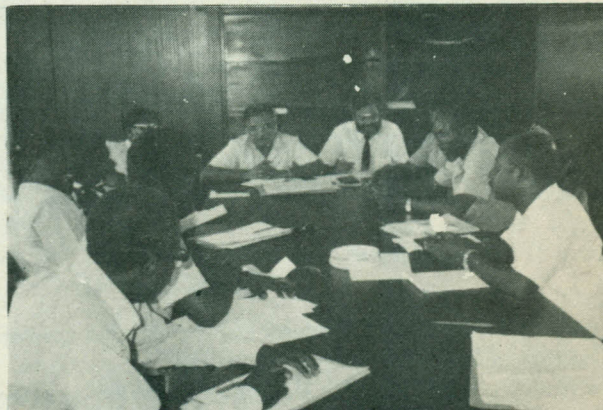
EDI has taken up the responsibility of initiating Entrepreneurship Development activities in Ghana. After final arrangement with National Board for Small Scale Industries (NBSSI), an Institute established to promote small industries and develop entrepreneurs in Ghana, a team of 2 consultants—the Director, and Mr. C.H. Pathak, Sr. Faculty, EDI-I visited Ghana in July. The first phase of the assignment was undertaken by this team wherein they studied literature/data and statistics regarding development and socio-culture factors in the country. The team also visited various Institutions, Banks and Government Offices to interact with senior officials regarding the existing schemes and practices for encouraging small scale industry.

During the visit, 2 special workshops were arranged—Workshop for Financial Institutions/Banks to know the existing schemes of financial assistance to entrepreneurs. This Workshop was used as a platform to introduce Entrepreneurship Development activities and thereby get the reactions of the financial agencies. There was also a workshop for senior policy makers to appraise

them about various schemes and support efforts required to promote entrepreneurship. The workshop was also utilised for suggesting some basic changes in the existing schemes to promote new entrepreneurs in the country through EDPs.

During the visit, the consultant also selected trainer-motivators for initiating EDPs in Ghana. Out of 37, interviewed from the total response of 79 applications, NBSSI has recruited 10 trainer-motivators who will be coming to India for training for a period of 8 weeks. The selection of trainers reflected the comparative low need of achievement but high information and knowledge level. It is expected that after training, these trainer-motivators will go back to their country and initiate Entrepreneurship Development Programmes.

This systematic beginning to introduce Entrepreneurship Development in Ghana is the right step towards utilising the tremendous human and natural resources that the country has for economic and industrial development to achieve self-sufficiency.



Team of consultants - Dr. V.G. Patel & Mr. C.H. Pathak of EDI- I discussing with Policy-makers of Ghana.

ACCREDITED TRAINERS COURSE

Participants of the Fourth ATC after completion of their EDPs, attended a two week Refresher Programme at Mount Abu from 7th to 17th September 1987. The emphasis during the programme was laid on learning from one's experience as well as problems faced while conducting EDPs.

Some of the participants undertook novel promotional activities for their EDPs. For example, one of the trainers while conducting his programme in a rural area used the Dawandi, (using a loudspeaker mounted on a rickshaw) the trainer stationed himself at a particular place in a village and made announcements, the people who gathered around the

rickshaw out of curiosity were made aware about the EDP. Thus he went from village to village doing promotional work; for the specialised target group of women, a trainer called a meeting addressed by a successful woman entrepreneur, this created a tremendous impact and motivated other women to join the programme; another trainer opened a public counter at one of the libraries and made the people aware about his programme.

The ATC participants went through the five-tier evaluation system to gain accreditation. Each trainer was required to document the EDP he conducted, submit a report on the given field assignment during

refresher course, undergo a demonstration exercise to adjudge his training and communication skills, a written test to ascertain his clarity on various ED aspects and a personal interview to know his overall performance as a trainer.

Dr. V.G. Patel, Director, EDI-I awarded the Accreditation Certificates to 9 participants at the valedictory function. Shri Anil Trivedi, Director-DEC, Prof. J.M. Heredero, Director, Behavioural Science Centre participated in the programme as Guest Faculty.

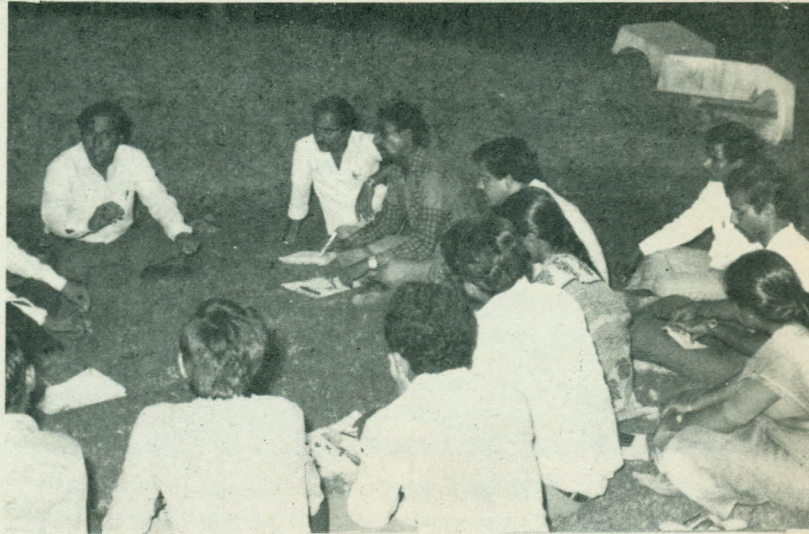
The Fifth ATC is in progress. The participants have completed the first phase and are now in the process of conducting EDPs by themselves where EDI is helping them on crucial aspects like selection and achievement motivation.



Dr. V.G. Patel, Director, EDI-I awarding Accreditation to the successful trainers of Fourth ATC.

Fifth ATC participants are collecting information from the local trainers for their field assignments.





Counselling to the Fifth ATC participants.

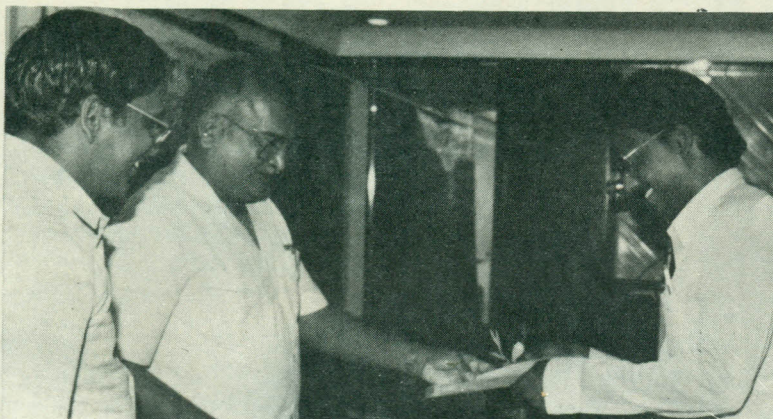
MANAGEMENT INPUTS IN ENTREPRENEURSHIP DEVELOPMENT

The Institute designed and conducted a special programme on "Management Inputs in Entrepreneurship Development" at Ahmedabad from 6th to 15th July, 1987. Dr. V.G. Patel, Director, EDI-I inaugurated the programme. Speaking on the occasion, he pointed out that EDPs initially imparted Management Inputs to the entrepreneurs. Later on with the change in emphasis, the programmes provided more for developing motivational and behavioural traits. However, with wider applicability of EDPs, the time has come to give due weightage to the management inputs in entrepreneurial development besides those to develop motivational & behavioural traits. The programme, therefore, aimed to discuss the management inputs appropriate for different target groups of entrepreneurs, suggest a methodology of administering these inputs, introduce new management games and techniques and provide a platform for the exchange of personal experiences of trainer/motivators in the areas of management inputs.

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One of the participants giving feedback on the programme inputs during the valedictory function.



Dr. V.G. Patel, Director, giving away the certificates to the participants.

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Three groups mainly participated in the programme viz., Bank Officials, Persons from voluntary organisations and trainer/motivators from different EDP conducting agencies.

Various areas of management were covered in the programme which included General Management, Financial Management, Marketing Management, Production Management, Personnel Management, Management Accounting, Management of External Environment and Problem Solving. A few subjects, based on the participants' feed back during the programme viz., voluntary agencies & their roles in economic activities, co-operative management, time management and

management of self, were also covered.

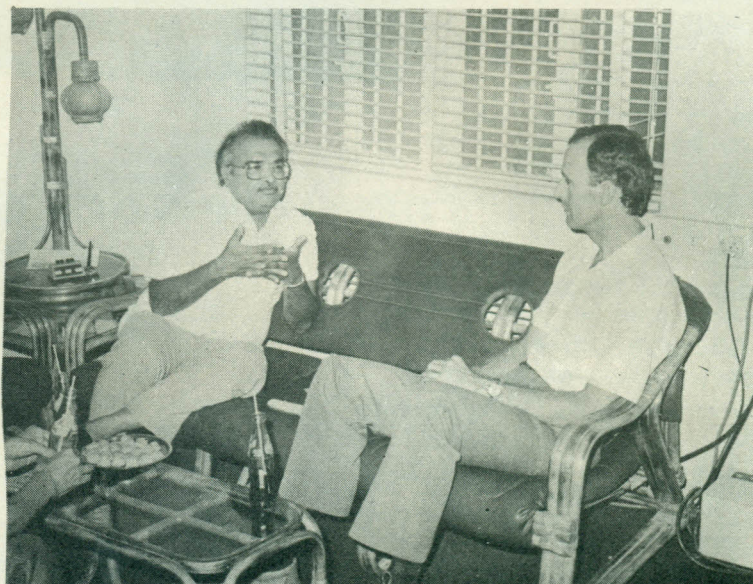
By and large, the programme got encouraging feed back from the participants. They felt that, they had moderate learning from the programme and the inputs learnt and grasped could be used to a great extent in their training programmes.

Almost all participants expressed their views to run the programme once in a year. The number of days devoted to the programme, were felt sufficient. The teaching material was found to be very useful and relevant.

The participants also expressed that the programme should be conducted at their centres for which some of them have given expected dates and months.

As the participants were from different areas, their expectations varied. The bankers stressed more on product selection techniques, project formulation, appraisal, implementation and monitoring; representatives of voluntary organisations felt that they should be equipped with the fundamentals of the personnel management, co-operative management and more specifically, how to motivate the target group to achieve their organisation's objectives. The trainer/motivators wanted to strengthen their knowledge in management subjects so that they could equip themselves for running EDPs more effectively. They also intended to share their experiences with other fellow trainers/participants.

Mr. Richard Hardwick (right), First Secretary (Education and Science) of the British Council listening attentively to Dr. V.G. Patel Director of EDI-I (left), when the former visited the Institute on 8th September 1987.



EDI-I PUBLICATIONS

ENTREPRENEURSHIP DEVELOPMENT PROGRAMME IN INDIA & ITS RELEVANCE TO DEVELOPING COUNTRIES

By Dr. V.G. Patel

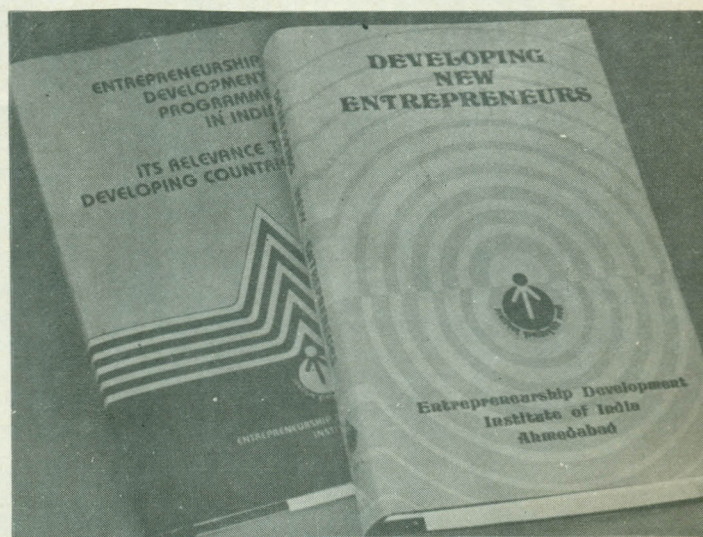
About the Book

Because of... the Indian Experiment in successfully implementing Entrepreneurship Development Programmes (EDPs) and its relevance to other developing countries, the Economic Development Institute of the World Bank specially requested Dr. V.G. Patel to

prepare a self-contained monograph on EDP in India. The result is this monograph, in which Dr. Patel has presented the Indian experience in a candid and comprehensive manner and indicated also the manner in which the Indian model can be adapted to the specific contexts of the other developing countries on the

basis of his personal experience in several developing countries. This monograph will certainly be useful and illuminating to all individuals and agencies in the developing countries that are working in the field of entrepreneurial training and small enterprise development.

— V.V. Bhatt EDI-W
Washington



EDI-I Publications

DEVELOPING NEW ENTREPRENEURS

About the Book

Entrepreneurship Development Programmes, the EDPs, have now become an almost household word in the industrial promotion arena. The success of the Indian experiences has now spread to developing countries and international development agencies

are actively seeking the Indian expertise for the benefit of other developing countries who are on the look out for strategies to develop local entrepreneurs.

This book which focuses on the approach and techniques of developing new entrepreneurs is, therefore, a significant addition to

our knowledge in understanding the entrepreneurs, recognising the effectiveness of a well-tested Entrepreneurship Development Programme and pre-requisites of success in implementing EDPs..."

— S.S. Nadkarni
Chairman IDBI &
President, EDI-I

SHARING THE GRAMEEN BANK EXPERIENCE

In 1976, Bangladesh experienced a tremendous action research programme initiated by Dr. Mohammed Yunus, Prof. of Economics, Chittagong University, who reasoned that if financial resources are made available to landless people at terms and conditions which are appropriate and reasonable, "These millions of small people with their millions of small pursuits can add-up to create the biggest development wonder." He initiated an Action Research Project now popularly known as 'Grameen Bank Project', with following objectives in mind:

- To extend bank facilities to the landless poor and eliminate exploitation of the money lenders.
- To create opportunities for self-employment for the vast unutilised and under-utilised man-power resources.
- To bring the disadvantaged people within the fold of some organisational format which they can understand, operate and can find socio-political and economic strength in it through actual support.
- To reverse the age old vicious circle of 'low income, low savings, low investment, low income into an expanding system of 'low income, credit investment, more income, more credit, more investment, more income.'

After seven years of extensive experimental work, the Grameen Bank Project was transformed into an independent bank with the name 'Grameen Bank' (G.B.) in the year 1983 with 60% of the initial paid-up share capital by the Government and 40% was held by borrowers of the Bank.

Operational Procedures :

Loanees of the Bank are landless men and women who must form groups of five in order to receive loans for which no collateral is required. The group members should be like minded and have similar economic and social backgrounds. Any person whose family owns less than 0.5 acre of cultivable land and the value of all family assets together does not exceed the market value of 1 acre of medium quality land in the area is eligible to take loans from the bank for any income generating activity.

Before the loans are disbursed, the eligible borrowers undergo intensive training of one to two weeks about the philosophy of Grameen Bank and its rules and procedures. The group members have to pass a 'test' before the group is 'recognised'. During the test, the members satisfy the Bank staff of their integrity and understanding the principles and procedures of the Bank and should have the ability to write his/her name. Each group elects its own chairman and secretary who organise the meetings, where the attendance of all the members is compulsory. Several groups in the same village are federated into a 'centre' and from amongst the chairmen of the groups, a 'Centre Chief' and a 'Deputy Centre Chief' are elected. They conduct the weekly meetings of the centre, recommend loan proposals, supervise the loan activities and assist Bank workers in their work.

The GB usually has 9 persons to carry out its business—Branch Manager, Senior Assistant, six bank workers (3 of them girls) and a guard. According to the principle of the Grameen Bank, the Bank goes to the people rather than the people going to the bank. All banking transactions are done at the centres' meetings which are attended by the Bank workers. The branch borrows from the head office whenever it needs funds @ 10% and on-lends it @ 16%.

First two members in the group are selected for taking loans, they are observed for their utilization and repayment behaviour, other members are told that if the first two loanees do not meet the basic norms of the bank then the others will not receive any loan. This puts the loanees under pressure to keep the things straight.

The next two persons in the group will get loans after a month or two of proper performance of the first two. The same holds for the fifth member in the group. He receives the loan when all four, who got loans earlier than him keep their records clean.

Every group member deposits one taka every week as personal savings. This is accumulated in an account called Group Fund Account which is operated by the Group. When a group member receives a loan from the Bank, an obligatory deduction is made at the rate of 5% of the loan amount. This is known as Group Tax. A member pays this 'tax' for enjoying the financial services coming to him through the group and also to build up a reserve for the group itself. This tax becomes a part of the Group Fund. The Group Tax is explained to the members as being like 'Mushti-Chaal' (a handful of rice which is separated from the bowl of rice when getting ready to cook the day's rice meal). Individuals do not have any specific claim to the proceeds of the Group Tax. It belongs to all the members. Any Group member can borrow from the Fund for any purpose, investment or consumption, with the consent of the remaining members at terms and conditions decided by the group. This 'mini bank' fund is used to protect members from money-lenders, provide immediate cash for sickness, to avoid starvation, to meet social demands, for meeting maintenance expenses for themselves and their capital equipments etc.

Besides Group Fund, there is also an Emergency Fund which is for insurance against default, death, disability and other accidents. In case of a casualty, the person's family receives a reasonable amount of money to get started anew. Livestock poultry, crops can also be insured using the Emergency Fund. Each loanee contributes in the Emergency Fund an amount equivalent to 25% of the amount charged by the Bank as interest on his loan.

Progress of Grameen Bank Operations

By the end of June 1987, Grameen Bank had 241 branches serving two lac borrowers of whom 70% were women. It had disbursed by June '86 about TK 119.9 crores. Its recovery rate is close to 98%. Its operation has reached 4330 villages in 14 districts. The Bank hopes to set-up a total of 500 branches by the end of 1988. The Grameen Bank members have taken loans for more than 400 different activities. Average loan size is about TK 2,000 only. The Bank disburses about TK 4.0 crores (about 1.3 million US \$) each month. This has overwhelmingly proved that the poor people are bankable and can even be better customers than their richer counter-parts. The only preparation needed to bring them within a viable banking fold is an appropriate delivery/recovery mechanism.

Normally, the biggest loan for an individual does not exceed TK 5,000/-. But the members can jointly take bigger loans for collective enterprises. By June '86, such joint loans were given for more than 100 different activities such as shallow tube wells, deep shallow tube wells, rice mills, oil mills, leasing of market, ponds and land, power tillers, wheat threshers etc. By June 1986, TK 5 crores had been disbursed for collective enterprises.

The Bank has also introduced housing loans for the poor. A shelter is one of the basic requirements for a person to organise his actions, stabilise his mind and undertake plans and programmes for doing

something meaningful. The ownership of the shelter obviously inculcates in these have-nots, the sense of confidence and dignity, which motivates them to work for a better and fuller life. The fact that their houses are also their work-places had promoted the bank to offer housing loans to group members. A Grameen Bank member can borrow about TK 18,000/- for constructing a simple tin roof house. This loan is paid back by the member in 10 to 15 years in weekly instalments. More than 1805 such houses have already been constructed and a total amount of TK 2.37 crores has already been disbursed for this purpose.

Impact of the Project :

The participation of women in income-earning activities with the help of the Grameen Bank loans, has indeed enhanced their economic independence and status and position within the household. As a woman centre chief in Shatibari Branch says "we are now equal partners in life with our husbands."

The Grameen Bank has already undergone a rapid expansion from its modest beginning in a village adjacent to the Chittagong University to a large-scale project with over 70,000 members. One of the appealing aspects of the Bank's experience is its flexible, pragmatic and open approach. The management do not have preconceived ideas and ready-made solutions to apply to emerging problems, rather the approach is to experiment with new ideas and to learn from experience.

The Bank's achievement is more remarkable when one considers that it has taken place in the context of a stagnant or declining rural economy. There is a shift from wage employment in agriculture to domestic service and from household work in favour of self-employment in trading, live-stock rearing and domestic processing and manufacturing.

The members pay the same interest rates as charged by credit institutions; the period of loan repayment is more demanding than in most credit programmes of this nature, still the project has reduced the dependence of the members on landlords, money lenders and relatives for consumption loans. It has enhanced their self-reliance through diversification of their economic activities, increasing their income, productive utilization of their labour and upgradation of skills.

The project offers a number of useful lessons for poverty focused rural development efforts. These include the importance of the appropriate orientation and human qualities of development workers, especially at the field level; the vital role of organisation of members in voluntary, homogenous groups; the provision of a decentralised, participatory and flexible framework for planning and implementation of project activities; the utility of credit as a point of entry and an instrument for raising incomes and employment.

Grameen Bank experience has indeed proved that developmental work cannot be artificially separated into economic and social activities. The project is contributing to far reaching social changes in the rural society. However, that does not mean that the Grameen Bank experience is an outright success. In micro terms, GB covers only a small portion of the rural areas while the vast majority of the poor are at present beyond the shield of GB, not to speak of coming generations of them. Of course, GB alone cannot do much given the present socio-economic structure of the rural Bangladesh.

Even then, it can safely be said that it is becoming a significant factor in the areas where it is operating and is beginning to create enough of forward and backward linkages thereby improving the levels of living of loanee households in particular and giving impetus to the overall growth of the rural economy in general.

Jackie A.

Mr. Akbar Ansari, Research Faculty of the Institute presented his paper on "The Regional Variations in India, Implications for Selection and Training of Entrepreneurs" at the National Conference on Small Business Policy Programmes and Research, organised jointly by NIESBUD, New Delhi and TTTI Chandigarh on 8th and 9th Sept. at Chandigarh.

This paper is based on the data collected in collaboration with McBer & Co of the USA to identify and validate the entrepreneurial competencies which predict entrepreneurial success. Initially 22 competencies were identified which were reduced to 15 after evaluating their strength of discriminating the successful and average entrepreneurs.

The present paper sought to understand the variations in these competencies across the three

states of Uttar Pradesh, Orissa and Gujarat. An industrial development index was constructed for each of these states. The conclusions drawn were —

- (1) Out of 15 competencies two of them were rejected as being less significant in discriminating between successful and average entrepreneurs. The competencies rejected were: Monitoring and concern for others' welfare.
- (2) Most of the competencies were found to be correlated with business performance like sales and profits.
- (3) It was also found that not all competencies were expected to be equally strong in all the states. A few specific competencies may be more important than others in a given region.

- (4) It was further established that competencies and levels of development of a state were negatively correlated, meaning thereby that, lower the level of industrial development, more was the requirement of competencies in an entrepreneur to offset the environmental dis-advantages/obstacles.

The paper was well-received, however, questions were asked whether the technique of Focused Behavioural Event Interview Technique and the competency model can be used immediately. The response of the author was that if needed further validation could be done in other states before putting FBFI and the competency model into use for selection and training of entrepreneurs. The paper is under revision for publication in a Journal for wider readership.



Mr. Patnaik, Director, Institute for Entrepreneurship Development, Bhubaneswar (extreme left) discussing with Mr. Mr. H.C. Raval Chief of Training Wing and other faculty members of the Institute about the organisational and professional needs of I.E.D. Bhubaneswar during his visit to the Institute.

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Lay-outs by Jacqueline Andrews

