

From The Director's Desk

What Next in Entrepreneurship Development ??

April 1992 marked the beginning of the Tenth year of EDI operations. Planning of activities and strategy for the year 1992-93 was initiated through several meetings of faculty members. The following key inputs went into the planning exercise: (a) Opportunities for serving the cause of Entrepreneurship, particularly those emerging from the New Economic and Industrial Policies, backed up by strengths of the Institute to respond while taking account of certain weaknesses and threats (SWOT Analysis); (c) A review of (last year's) achievements and experiences. Objectives, priorities and therefore choice of activities were reviewed and proposed in terms of key sectors of entrepreneurial initiatives. For example, what should the Institute do in the area of **Entrepreneurship in Education?** In strengthening performance of **Existing Enterprises?** In improving performance of **EDPs?** In attending to needs of **new target groups?** In influencing and improving the **environment and support system?** In **assisting the developing countries?**

Performance improvement and growth programmes for small and medium enterprises, by strengthening the entrepreneur behind the project have been rated at the top this year. This is in recognition of "survival of the fittest" environment emerging because of the new industrial policy, globalisation etc. and high incidence of business failures

in small and medium sectors. Fortunately, the Friedrich-Naumann-Foundation (FNF) assistance to Performance Improvement Programmes and Growth Programmes have already been cleared. SIDBI assistance is expected for more programmes for Managerial Assistants for Small Industry which will respond to the 'Barefoot Managers' strategy announced in the SSI Policy by Government of India. **National acceptance of the Successor-Inheritors Course** has added a new dimension to the Institute's inputs to existing enterprises and a new and exciting opportunity.

On the other hand, Entrepreneurship Development Programmes (EDPs) have also got a new boost with the new SSI Policy specifically recognising role of EDPs for self-employment and SSI development and 8th Plan targets of creating 500,000 new entrepreneurs and 600,000 self-employed. The Institute's role in training of trainers, strengthening the ED institutions will continue and completion of the EDP Evaluation Study will provide a better insight into corrective actions.

The Institute's efforts to introduce and spread Entrepreneurship in Education are succeeding. A lot more needs to be done. Therefore, research, training and dissemination work related to the inputs in schools, colleges and post-graduate courses and linkages with UGC, HRD Ministry, DST, etc. get a high priority.

Equally important nationally is rural employment generation and the Institute's experimental work under Ford Foundation Project just completed and SIDBI-assisted Rural EDPs show good promise. This high priority thrust area is responded by planning 20 Rural EDPs to be implemented through 20 voluntary agencies. Support of SIDBI is secured for funding them.

In working with women entrepreneurs, there is now a need to consolidate the work done and experience gained in different organisations. New SSI policy makes special reference to women entrepreneurs. Accordingly, a review research study and national workshops are planned.

The Institute will continue working with the banking sector to improve the environment for credit assistance and therefore several programmes of skill development of bankers on entrepreneurs assessment have been proposed. The quality of loans will also become very important under the new economic and industrial policies. The two Project Appraisal seminars of

UNIDO in which Indian participants are eligible will also contribute towards this need.

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To maintain the Institute's leadership role as also National Resource status, research must get its due priority. Unfortunately, sponsorship of research has not been forthcoming. The Plan proposes undertaking following research studies from EDI's own resources:

- (1) Development of Model Syllabi for schools of higher learning as a follow-up of Management Education Workshop 1991;
- (2) Research on Profiles of Export Entrepreneurs and their Competencies;
- (3) Research Study on Entrepreneurial Profiles and Performance of NRI Entrepreneurs;
- (4) Completion of Validation Research Study on Selection Tools used in EDPs;
- (5) Study of Experiences of Team Entrepreneurship in India;
- (6) Preparation of 50 Case Studies of EDP-Trained Entrepreneurs.

This year's Plan is prepared with a great degree of confidence and optimism. This is based on excellent feedback of various programmes and activities,

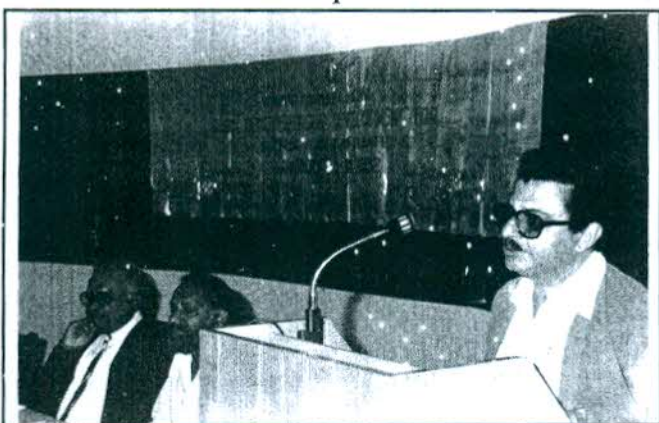
growing national and international reputation of the Institute as also success achieved in taking up several new initiatives a marketing of programmes (e.g. COMAPs, PIPs, Successors' Course, UNIDO Project Appraisal Seminars). It promises to be an exciting year.

- V. G. PATEL

National Workshop on RED for VOs

A 3-day national workshop on Rural Entrepreneurship Development for Voluntary Organisations (VOs) was held at the campus during 9-11 January, 1992 in collaboration with the Ford Foundation. The issues for discussion were:

- To share EDI's rural entrepreneurship development experiences and approach with VOs with respect to its replicability and adoptability.
- To provide a platform to VOs to deliberate on various approaches for promoting economic/income generating activities in non-farm sector in rural areas, besides deliberating on the EDI approach.
- To learn from the experiences, reactions and feedback of VOs as they have a rich heritage of working with rural poor on various developmental projects at the grass-roots level.
- To explore and firm up linkages between EDI and interested VOs for implementation of RED programmes on a long term basis for which financial support is being lined up from SIDBI, NABARD, etc.
- To evolve a future course of action for rural entrepreneurship development and involvement of VOs therein.



Shri S. M. Palia, Chairman, RGVN, delivering his Inaugural Address. On his right Dr. Dinesh Awasthi, Workshop Director and Dr. V. G. Patel, Director, EDI are seen.

The need for such a workshop was strongly felt by the Institute to orient and activate VOs to adapt and promote rural entrepreneurship as an approach to help eradicate the problems of poverty and unemployment in the rural areas. The workshop was attended by about 50 executives representing 38 VOs from 12 states besides one participant from Nepal.

The workshop was inaugurated

by Shri S. M. Palia, Chairman, Rashtriya Gramin Vikas Nidhi. In his inaugural speech, Shri Palia, who is actively involved in shaping the voluntary sector in the north-east region, shared his thoughts and experiences with voluntary action in the country. He said, "the country is passing through a difficult time with the imposition of structural adjustment and boost to market forces." He cautioned the committed voluntary

action groups to raise their voice against the trend of relegating developmental efforts in the name of 'structural adjustment' and 'market friendly policies.' Shri Palia also highlighted the role of voluntary sector which according to him has emerged as a third force in promotion and development of income generation and sustainable economic activities in the rural areas. He gave a call to the national level financial institutions to join hands with VOs in the process of rural reconstruction.

Dr. V. G. Patel, Director, EDI, who presided over the function appealed to VOs to incorporate rural EDPs as an integral part of their rural development efforts.

Group discussions and presentations made during the workshop by the EDI faculty and the participants clearly brought out the need as well as feasibility of promoting entrepreneurship in rural areas; especially amongst disadvantaged groups. However, the VOs expressed their desire to get oriented in the REDPs training technology before embarking upon this new developmental strategy of micro enterprise creation. By the end of the workshop, the Institute identified about 25 VOs for future collaborations in implementation of REDPs.

Human Resource Development Programme for Developing Countries



Mr. M. Davidsen, an expert from UNIDO, Vienna lighting the lamp to inaugurate the programme. On his left are Shri J. B. Patel, Programme Director, Shri P. K. Laheri, Industries Commissioner, Govt. of Gujarat, and Dr. V. G. Patel, Director, EDI.

United Nations Industrial Development Organisation (UNIDO), in co-operation with Government of India, sponsored its second international training programme on 'Industrial Project Preparation and Appraisal' at EDI during 3-28 February, 1992. Twenty-three participants representing fifteen developing countries viz. Ghana, China, Vietnam, Bangladesh, India, Tanzania, Swaziland, Afghanistan, Sri Lanka, Malaysia, Philippines, Malawi, Zambia, Zimbabwe and Ethiopia attended the programme. The 4-week training programme was conducted by EDI with the help of two national and two international experts.

The programme was inaugurated by Mr. M. Davidsen, an expert from UNIDO, Vienna. In his inaugural speech; he under-lined major objectives of the programme which focussed mainly on raising the quality of human resources in the member countries that are engaged in industrial development. Shri P.K. Laheri, IAS, Industries Commissioner, Government of Gujarat while speaking on industrialization in his presidential address, underlined the significant contribution made by the small and medium enterprises in the areas of employment, capital output ratio and exports in India and particularly in Gujarat. He felt that India offered a good model in this regard to developing countries. Underscoring the human element behind all industrial projects he said a proper

assessment of the same would significantly transform the growth of enterprises. He noted with pride the success stories of Gujarat entrepreneurs in the last decade which offered many insights into the working of successful entrepreneurs.

Project development cycle, market aspects of feasibility study, technical feasibility study, national cost/benefit analysis, Computer Model for Feasibility Analysis and Reporting (COMFAR) were the thrust areas covered along with several industrial visits. The main feature of the programme was use of COMFAR software package developed by UNIDO. Additional component in the classroom sessions on

assessment of entrepreneurs was added based on the feed back of the first programme.

The programme concluded in the presence of Dr. Ulrich Loeser, Director, Feasibility Study Branch of UNIDO. The programme had five seats for India. International consultants as well as UNIDO experts who came for the programme referred to EDI programme management and facilities as 'top class', perhaps even better than that of eleven such programmes conducted outside India.

As a result of successful completion of the first two test programmes by EDI, UNIDO and Government of India have now confirmed two more programmes for the year 1992-93.



Dr. Ulrich Loeser, Director, Feasibility Study Branch of UNIDO, delivering the valedictory address.

Participants' Views



Mr. Tarifa Vaaivaka

Mr. Tarifa (David) Vaaivaka, Asst. Secretary (Industries) working with Ministry of Labour, Commerce, Industries & Tourism, Kingdom of Tonga participated in the programme. He felt that the programme was very well designed, well organised and conducted systematically. The inputs were adequate and almost all the areas were covered. The duration was perfect. The knowledge and skill that he acquired will be useful in appraising the projects. The most attractive features of the programme were COMFAR package, Industrial Visit to Bombay and Baroda and a session on 'Seven Crises in Business'. He was impressed by the infrastructure and the co-operation extended by the staff of the Institute. He felt at home at EDI.



Mr. N. Narayanan

Mr. N. Narayanan, Manager, Industrial Finance Corporation of India, New Delhi expressed his views about the programme. "It was more than I expected. The inputs were adequate covering all the critical areas involved in the project appraisal. Background papers, case studies and class room discussions were of high quality and standard which in retrospect makes one think that the inputs were sufficient to ignite thoughts and build one's ability in the project appraisal. The inputs provided would be useful in performing his day-to-day tasks." He has assured that he would be pleased to share the knowledge gathered with others. The uniqueness of the programme was the methodology adopted by EDI. The introduction of project appraisal through computer model, viz. COMFAR, was also interesting and useful for taking speedy investment decisions. He found the facilities available at EDI of very high standards and the atmosphere was very congenial for concentration to acquire new skills and knowledge.

Faculty Development Programme for the Educational Institutions

The first 4-week Faculty Development Programme in Entrepreneurship for Teachers of Science/Engineering Colleges and Polytechnics was organised at the Institute's campus from December 23, 1991 to January 17, 1992 with funding support from Department of Science and Technology, Govt. of India. In all, twenty five teachers from seven states participated in the programme.

The prime objective of the programme being equipping technical teachers with requisite knowledge and competencies for performing the role of Teacher-Trainer-Motivator-Counsellor in the respective institutions, the training inputs developed assessment of entrepreneurial competencies, curriculum development, small industry policy framework, project identification, project report preparation, institutional interaction, skill development in communication and counselling, functional areas in management, etc. The inputs were designed with the assumption that it would help them in:

- identifying the latent entrepreneurial capabilities among the students;
- utilizing their knowledge in identifying suitable opportunities and providing opportunity guidance

to their students;

- providing continuous counselling to students on project report preparation;
- imparting motivational input through effective communication, even during day-to-day academic activities;
- providing exposure to the kind of support available to entrepreneurs from institutional infrastructure; and
- drawing faculty support within and outside their institutions.

The programme evoked excellent response from the participants. They were quite enthusiastic about strengthening entrepreneurial motivation within their institutions.

At the end of the programme, the participants rated the programme as 'excellent' in terms of content and delivery style of the faculty members involved. The programme structure and time allotted for different sessions were found to be quite satisfactory and the reading material/reference material adequate. In the participants' own words, "this national training programme was simply excellent." The participants found EDI atmosphere very healthy, everyone helpful, open-minded and flexible.

Rural Entrepreneurship - A Face Lift

As a part of the strategy for promoting self-employment and micro enterprises in rural areas, EDI has developed a plan of action to conduct Rural Entrepreneurship Development Programmes (REDPs) in collaboration with voluntary organisations. Out of the proposed 25 REDPs sponsored by Small Industries Development Bank of India (SIDBI), five programmes were undertaken by the Institute at different places on a pilot basis.

The first REDP was conducted at Shihol village in Kaira District of Gujarat in collaboration with Rural Development Foundation, Anand. The programme was targeted at farmers of this area.

The second programme was implemented in Bommanahall Mandal of Ananthpur district of Andhra Pradesh in collaboration with HEADS, a voluntary organisation which already has an EDI trained trainer-motivator on its roll. The one month long promotional work in October-November, 1991 enabled EDI to select 15 Basavi (Devdasis) women, 4 SC women and 2 OBC women to participate in the programme. During the one month training programme, these women were exposed to different group activities suitable for this target group. After the completion of class room training in December, 1991, the trainees were imparted on-the-job technical

skills in their respective proposed activities. 17 enterprises are likely to be set up by these 21 women - out of which 4 will be farm related and 13 non-farm related activities.

The third programme was implemented at Vikramgad (Jawhar Taluka) - a tribal block of Thane district of Maharashtra, in collaboration with Pradnya Charitable Trust.

A fourth programme was conducted independently by EDI itself as no credible VO was available in Katra Block of Bahraich district of Uttar Pradesh. This programme was implemented for rural youth.

The fifth programme is being implemented in the State of Nagaland, North-East region, again

in collaboration with NHHPE-Dimapur, a VO.

In addition to structured inputs on identification of opportunities, market survey, business plan preparation, behavioural inputs and management inputs, technical training (on-the-job training) was an important component of the programmes. The results so far achieved are very encouraging. Final outcome of these projects will be shared with all concerned in the near future.

EDI's involvement as a nodal agency in this gigantic task of creating sustainable rural enterprises in a hostile environment is challenging. EDI strives to gain rich experience and insight in the process of awakening rural entrepreneurship.

EDI Initiates Directors' Cricket Cup



Dr. V. G. Patel, Director, EDI with Shri Kartikey Sarabhai, Director, Nehru Foundation for Development (fourth from left) and Dr. A. R. Garde, Director, ATIRA (Second from right) during the inauguration of the Directors' Cup Cricket Tournament

The leading national institutions of Ahmedabad (Gujarat) such as National Institute of Design (NID), Indian Institute of Management (IIM), Space Application Centre (SAC), Institute for Plasma Research (IPR), Sardar Patel Institute of Economic and Social Research (SPIESR), Centre for Environment Education (CEE), Ahmedabad Textile Industry's Research Association (ATIRA), Gujarat Institute of Area Planning (GIAP), Aga Khan Rural Support Programme and EDI have constituted a Directors' Forum with the intention to promote inter institutional co-operation including employees' welfare. With a view to

promote interaction among employees of the institutions, EDI proposed to organise an inter-institutional Cricket Tournament for which it donated a Running Trophy also. The idea was highly appreciated by the Forum. Almost all the institutions gladly agreed to actively participate in the tournament. The ball was set rolling. Dr. V.G. Patel, Director, EDI, on March 28, 1992, tossed the coin for the inaugural match between ATIRA and CEE. Dr. A.R. Garde, Director, ATIRA and Mr. Kartikeya Sarabhai, Director, CEE welcomed the initiative. The tournament is scheduled to be over by the first week of May, 1992.

News Clippings on Entrepreneurship

EDI endeavours to sort out articles and news items pertaining to the subject, published in leading newspapers, viz. The Times of India, Indian Express, The Economic Times, The Observer of Business and Politics, The Hindu, Business Standard and The Hindustan Times, etc. during the year 1991 and put them together in a bound form to make the same available to the users. The Entrepreneurship Newspaper Clippings Year Book 1991, third in the series, will facilitate the users in having access to all the information on Entrepreneurship and related

areas, appearing in newspapers at a glance. The publication is intended to be of use to students, potential/existing entrepreneurs, institutions involved in entrepreneurship related activities, libraries and any other interested individuals as a Reference Book. The book is in the xerox form, containing 200 pages and is priced at Rs. 300/- per copy. The magnitude of "pooled information on Entrepreneurship" - analysis ? News items ? commentaries ? profiles ? editorials ? etc. - would not only justify the price quoted but also enlighten the potential buyer.

SECOND CAMP FOR MANAGEMENT GRADUATES

Following the success of the first entrepreneurship camp, the second camp for the 1st year students of B.K. School of Business Management, Gujarat University was organised during March 12-13, 1992 by EDI at its campus. Twenty-six students attended the camp.

The camp activities involved

discussions on career-choices that a management graduate can make. Entrepreneurial qualities for self sustaining independent career and intrapreneurial qualities for job career were discussed at length followed by the self assessment of the students to identify potential oppor-

tunities through scientific methods and instruments. They were exposed to industrial support system with information on 'what is available from where.'

Participants were shown video films on globally successful entrepreneurs who had launched new products/services in the international market. A newly designed simulation exercise in business strategies was introduced to help them experience as to what it takes to operate a business in a turbulent and competitive business environment. The camp once again was a resounding success.

FBEI Technique Programme for Bankers

A national programme on Focused Behavioural Event Interview (FBEI) technique was organised at the Institute's campus during January 21-24, 1992. It was a self-financed programme with 11 participants representing State Bank of India, Indian Bank, UP Financial Corporation, Karnataka State Financial Corporation, Oriental Bank of Commerce and Technology Development & Information Company of India Limited.

The sessions on conceptual aspect of FBEI technique to assess the project promoter followed by adequate number of practice sessions and audio-visual presentation were aimed at developing skills in interviewing the loanee.

A similar kind of programme was organised in Patna in association with IED-Bihar, for the officers of financial institutions in the State of Bihar. It was a 4-day non-residen-

tial programme.

Altogether, there were 20 participants representing Central Bank of India, State Bank of India, Land Development Bank, Bank of India, Canara Bank and Punjab National Bank. More than 50% of the participants represented branches located in small towns as project proposals received at these branches require more careful assessment of the man-behind-the-project. The feedback reveals that the officers were convinced about the utility of the technique and its relevance in their area of operation. Some of their observations are given below :

"It brought a new dimension in my attitude towards judging an applicant for financial assistance."

"I can certainly arrive at a conclusion on certain parameters of job competency of an entrepreneur."

"It is a scientific approach".

New Publication

A book on

'Successful Women Entrepreneurs of India'

Women entrepreneurship and women entrepreneurs are no longer a new phenomenon on the Indian scene. However, the number of women entrepreneurs is still not very significant, especially in the organized sector, despite the fact that women comprise nearly 50% of the total population of the country. Public awareness about women entrepreneurs too is very limited. The general belief is that women can and do make only papads, pickles, herbal medicines and ready made garments. That women are in almost any and every area of industrial manufacturing and services is a less known fact.

One reason for this misconception is the absence of literature on women entrepreneurs. Entrepreneurship Development Institute of India felt that this lacuna had to be filled. People in general and women in particular ought to be made aware of the strides women entrepreneurs have made in almost every area of industry. And how in spite of odds they have achieved their goal and success also need to be highlighted.

A study was therefore launched with the following objectives :

- To understand the process of emergence of women entrepreneurs in India.
- To study the facilitating and hindering factors in their emergence, survival and growth.
- To document and present their achievements.
- To derive lessons for designing entrepreneurship training programmes for women.
- To draw attention of support agencies involved in promoting and assisting women entrepreneurs, including the policy makers, financial institutions and banks, so as to remove their prejudices and strengthen their faith in women as entrepreneurs.

To achieve these objectives, the study which encompasses four regions, nine states and one Union Territory and comprises fortyfour case studies has probed into various nuances of choosing a business career by women. The experiences have been published in a book form. The book "In Search of Identity", which will be released shortly, traces the background of the woman entrepreneur, her journey into the world of entrepreneurship, her project and its origin, her struggles and trials, her balancing of the management of her two worlds - home and business - and the response of the environment to her endeavours. Each case offers a rich insight into the process of emergence of women entrepreneurs in India and provides a strong impetus to aspiring women entrepreneurs and lessons to be learnt from their experiences.

FORTHCOMING PROGRAMME

SUMMER CAMP FOR COLLEGE YOUTH ON

Entrepreneurial Adventures

Entrepreneurship Development Institute of India is organising the first Summer Camp on Entrepreneurial Adventures which is a unique opportunity for college youth to productively invest their summer holidays and get oriented to be achievers in future by exploring and testing the prospects of becoming entrepreneurs in business/industry or any other occupation - self sustaining independent career.

The Camp is a timely response to the needs of today's Youth who are mainly oriented to be job-seekers in our educational system which is not feasible in the present context when job opportunities are shrinking day by day. Despite this, the educated youth do not receive any directions or encouragement from their family members, teachers and social circle to pursue independent entrepreneurial career. Further, they are not exposed to potential viable opportunities available for their career in future.

The Summer Camp offer from

EDI is therefore to stimulate college youth in planning their career in entrepreneurship. The Camp intends to develop a spirit of enterprise among youth and learn to explore/ assess all possible opportunities and their own potentials to determine future challenges they may like to take up.

The Camp encompasses a number of innovative methods and scientific instruments to help youth assess and build their own potentials to be adventure-seeking in different occupations of their interest including industry and trade. A number of indoor and outdoor activities will include visit to places of success and meeting with success makers. In addition to these, there would be a number of quizzes, puzzles, competitions, role plays and simulation exercises to develop confidence in them for taking up challenges in entrepreneurship. The Summer Camp is scheduled to take place at the Institute's campus during June 01 to 10, 1992.

ENTREPRENEURSHIP FACULTY APPOINTMENTS OF EDII

This national resource Institute engaged in Education, Research and Training for Entrepreneurship Development throughout India and Developing Countries invites experts in : (a) Entrepreneurial behaviour and psychology; (b) Education Technology; (c) Macro Policy Research; (d) Business Policies and Strategies, and (e) Project Formulation and Technology for full time appointments.

Academic Resources & Experience :

First class M.A./M.Sc./M.Com. or MBA or Ph.D. in relevant area for (a) to (d) and B.E. First Class for (e) with atleast 10 years experience in Industry, Business, Financial Institutions, Consultancy Companies or Institutions of higher learning. Appreciable track record in action research, teaching, training or counselling.

Age : Preferably below 45 years.

Attractive emoluments in regular scales plus sound package of benefits. Negotiable as per qualifications and experience on merit. These being senior positions nominations are welcome. Please send detailed bio-data with area of specialisation and interest before 25th May, 1992 to : Sr. Manager (Per. & Admn.), Entrepreneurship Development Institute of India, Bhat, Near Ahmedabad Airport, P.O. Chandkheda-382 424, Gujarat, India.

Fax connection for EDI

EDI is now having fax facility at the Campus.
The number is (91) 272 815367.

EDI Publications & Audio Visuals

Publications

1. Entrepreneurship Development Programme in India and its Relevance to Developing Countries - V.G. Patel Rs. 130/- US \$ 25.
2. Developing New Entrepreneurs Rs. 200/- US \$ 40.
3. Self-made Impact Making Entrepreneurs Rs. 250/- US \$ 45.
4. National Directory of Entrepreneur Trainer-Motivators (1989) Rs. 80/-
5. Entrepreneurship Bibliography Rs. 55/- US \$ 11
6. Strategy of Success in Business and Industry (Hindi) Rs. 50/- V. G. Patel (1975)
7. A Manual on How to Prepare A Project Report Rs. 100/- US \$ 15 - Mr. J. B. Patel & Mr. D. G. Allampalli
8. In Search of Identity (In Print)
9. Successful Women Entrepreneurs of India - Mr. Ajit Kanitkar & Mrs. N. Contractor.
10. The seven Crises & Business Strategy for Survival & Growth - V. G. Patel (In Print) Papers
11. Potentials of Ex-servicemen for Entrepreneurship : A Study - Gautam R. Jain (1989) Rs. 48/- US \$ 4
12. Course for Entrepreneurial Succession in Family Business : A Feasibility Study-Gautam R. Jain (1989) Rs. 43/- US \$ 4
13. The Missionaries : A Study of Entrepreneur Trainer-Motivators in India - Dinesh Awasthi (1989) US \$ 6
14. Proceedings of National Workshop on Developing Research Agenda on Entrepreneurship-Gautam R. Jain & Dinesh Awasthi (1989) Rs. 81/- US \$ 7
15. Agenda for Change-Entrepreneurship Education in Management Schools Rs. 75/- US \$ 6
16. Video Cassettes
17. Five Success Stories of First Generation Entrepreneurs Rs. 1000/- US \$ 100
18. Assessing Entrepreneurial Competencies Rs. 1000/- US \$ 100
19. Business Opportunity Selection & Guidance Rs. 750/- US \$ 75
20. Cash Crisis in Business Rs. 750/- US \$ 75
21. Delegation Crisis in Business Rs. 750/- US \$ 75
22. Problem Solving-An Entrepreneurial Skill Rs. 750/- US \$ 75
23. Starting Crisis in Business Rs. 750/- US \$ 75
24. Financial Crisis in Business Rs. 750/- US \$ 75
25. Leadership Crisis in Business Rs. 750/- US \$ 75
26. Kit
27. Achievement Motivation Training (AMT) Clippings Rs. 500/- US \$ 75
28. Entrepreneurship Newspaper Clippings Year Book - 1989 Rs. 120/- US \$ 10
29. Entrepreneurship Newspaper Clippings Year Book - 1990 Rs. 185/- US \$ 15

(10% discount is allowed to all Training/Educational Institutions, Government/ Semi-Government Organisation and Libraries on all above publications audio-visuals. Postage will be charged extra.)

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