



From the Director's Desk



Entrepreneurship Strategy and NEDB Priorities

During the last meeting of the Directors of national and state entrepreneurship institutions in the country held at Bhopal, it was decided to strengthen the network by forming a "Forum of Entrepreneurship Institutions". With our collective thinking and efforts, it was felt, that entrepreneurship development initiatives and contributions can be significantly strengthened. At the same time, needs of institutions, their problems as well as their concerns, can be more effectively projected and conveyed to policy-makers as well as sponsors. EDI is very happy to be the Member of this Forum and I feel quite privileged to be asked to be its first President.

While we have yet to formalise the Forum, I had an occasion to take an important first initiative when the agenda for the National Entrepreneurship Development Board (NEDB) reconstituted by the Government of India, (Dept. of SSI) was being decided. As a Member of the Board, I took the opportunity to present priority needs of entrepreneurship organisations, and in the process identified critical funding needs as well. This provided me an opportunity to review the entrepreneurship scenario, institutional needs and priorities at the state and national level. I would like to share my thinking with the partners and supporters of the entrepreneurship movement through this column.

1. This National Board, prestigious and well-placed as it is, has not been able to influence national or state level policies, programmes and actions. One of the reasons, among others, has been its lack of leverage to implement actions decided in the meetings. Without a fund, only advice may not be worthwhile for any organisation or institution to act upon.
2. A whole set of well established national and state level entrepreneurship institutions do already exist. So much can be accomplished through the leadership of NEDB in promoting the cause of entrepreneurship in our country. This network needs financial support to implement the strategies already known, well-tested, such as Entrepreneurship Development Programmes, etc.
3. The National Science & Technology Entrepreneurship Development Board (NSTEDB) under the Department of Science & Technology is in existence for more than a decade and has been able to promote the cause of Science & Technology Entrepreneurship effectively because of its annual funding support (about Rs.5 to 8 crores). This has enabled NSTEDB to support/expand specific programmes, innovations and experimentation, institution building and awareness creation for science and technical graduates, etc. There is no support available for graduates of other streams i.e. social sciences, commerce, etc. Success of NSTEDB justifies the need for a fund with which NEDB can back up programmes and activities for non-science and non-technical graduates.
4. Our knowledge and insights into entrepreneurship are still growing. Under the new global and competitive environment old knowledge and thinking will not be adequate. We need research, we need new publications, we need teaching materials, we need audio-visuals. Funding for expanding the boundary of

Continued on page 3

PRESENTATION OF BEST RURAL ETM AWARDS



His Excellency, Justice Shri Anshuman Singh, Governor of Gujarat giving away the awards to Best Rural Entrepreneur Trainer Motivators during the National Meet of Rural ETMs organised on 11th November 1998, at EDI campus.

The awards went to (From L to R)

- (First Winner) Mr. Iqbal Singh, Society for Advancement of Village Economy (SAVE)
- (Second Winner) Mr. Dinesh Kumar, Rural Development Society & Vocational Training Organisation (RUDSOVAT)
- (Special Jury Award) Ms. Ranjita Kaur, Association for Women & Rural Development

Unemployment and poverty pose major challenges to the development of India. EDI has evolved a strategy to generate sustained rural employment through Rural Enterprise Development (RED) approach, primarily with the co-operation of Non Government Organisations. So far EDI has conducted 12 Trainers' Training Programmes on RED and trained about 285 functionaries of NGOs with funding support from SIDBI, NABARD, RGVN and Ford Foundation. It has also implemented around 375 RED programmes in collaboration with NGOs from all over India, training 9375 rural unemployed youths. Of these 9375 trainees, 5030 have started their own enterprises. The trainer - motivators from NGOs conduct RED programmes in their respective areas as per EDI-RED pedagogy.

To recognise the contribution of trainer-motivators of NGOs towards rural enterprise development, EDI has instituted the Best NGO Trainer-Motivator Awards for Rural Enterprise Development with effect from 1998-99. The awards consist of a cash prize of Rs. 11,000/- plus citation as first prize and Rs. 5000/- plus citation as second prize.

The awards were presented on November 11, 1999 by His Excellency Shri Anshuman Singh, the Governor of Gujarat.

Shri Anshuman Singh, in his speech, highlighted the significant role played by the NGOs in income generation activities for the rural poor, underprivileged and the unemployed as they lack resources and proper orientation

but possess dedication and the zeal required for the task. While congratulating the Award winners, Shri Singh also acknowledged the organisations they represented, as he felt organisational environment is crucial for the performance of people working within.

While announcing the Best NGO Entrepreneur Trainer-Motivator Awards, Dr. Dinesh Awasthi, Senior Faculty, EDI,

EDI AWARDS

mentioned that selection of Rural ETMs was made by a committee appointed for the purpose and was based on ten parameters, such as success rate of the REDPs an ETM has conducted, location, target group, consistency of results, background of Trainer-Motivators, professional background, competence etc. to assess the personal and professional strengths of the candidates for the award.

15 nominations were received and were analysed on the basis of aforesaid parameters.

The first award winner was Mr. Iqbal Singh from the Society for Advancement of Village Economy (SAVE), P.O. Sainj, Dist. Kullu.

Mr. Iqbal Singh, a postgraduate from Xavier's Institute of Social Science, Ranchi with specialisation in Entrepreneurship Development, set up SAVE at Sainj, H.P. in 1994. Before setting up SAVE, Mr. Singh worked with an NGO, Meerut Sewa Samaj. At the time of earth quake in Tehri Garhwal, he joined a local NGO-SIDI at

Masoorie and worked for earth quake victims. He then joined SUTRA (NGO), where he was trained by EDI in 4 week TTP for RED in 1993.

Mr. Iqbal Singh has been regularly conducting REDPs in collaboration with EDI. So far he has conducted 10 REDPs; 9 in collaboration with EDI and one with NABARD. In all he has trained 258 rural youths in 10 REDPs. Out of these, 191 have already started their enterprises which means a success rate of 74.11 per cent.

Mr. Singh attributes his success to the unique criteria of selection of potential entrepreneurs. He selects those rural youth who are less qualified and do not wish to migrate to other places for jobs. He is also very careful and attaches much importance to providing training to the trainees in identifying proper business opportunities.

Mr. Singh's foresight has seen him diversify the RED activity of SAVE to other income generation activities as well. He has taken up a project on Micro credit and RIP from SIDBI and is planning to start a Training cum Production Centre for Rural Enterprise Development wherein more attention would be paid on conducting product specific REDPs. Realising that money comes up as a major constraint for trained potential entrepreneurs, Mr. Iqbal Singh also plans to create a revolving fund for providing loans to REDP trained trainees.

The second prize winner was Mr. Dinesh Kumar from Rural Development Society & Vocational Training Organisation

Continued on page 5



MAKING SIGNIFICANT CONTRIBUTION : RURAL ETMS



Seen during the inaugural function of the National Meet of Rural ETMs are (left to right) Dr. Dinesh Awasthi, Sr. Faculty & Head-RED, EDI, Dr. V.G.Patel, Vice-President and Director, EDI, His Excellency, Shri Anshuman Singh, Governor of Gujarat, Dr. M.V.d. Bogaert, s.j., Co-ordinator, Xavier Institute of Development Action & Studies and EDI Governing Body Member and Mr. R. Sathyamurthi, General Manager, IDBI, Ahmedabad.

'Motivation', 'Training' and 'Assistance' are not just mere words for an entrepreneur. Whether potential or existing, entrepreneurs can rise beyond the ordinary with the right motivation, training and assistance. An Entrepreneur Trainer - Motivator plays a significant role in this context.

For a rural entrepreneur trainer-motivator, although, the job becomes immensely challenging as he/she has to work amidst innumerable hardships to promote entrepreneurship among underprivileged sections of the society. To bring the underprivileged into the economic mainstream of the country, the rural entrepreneur trainer-motivators work tirelessly for days together. Rural entrepreneurship development activities, initiated by EDI, have yielded good results in terms of creation of new en-

terprises at the rural level by developing entrepreneurs, but there still seems to be a lot of potential and opportunities that can be explored.

However, it is now well established that promotion of micro enterprises in rural areas through training intervention provides gainful employment to rural poor. Realising this, almost 150 NGOs are actively involved in organising 'Rural Entrepreneurship Development Programmes' (REDPs) in the country.

EDI initiated the RED movement a decade ago and it has close association with non-government organizations whose trainer-motivators have contributed immensely to its success. Although NGO trainers have gained a wealth of experience besides developing innovative strategies and approaches towards successful implementa-

tion of REDPs, a couple of years back, it was felt that the trainers should be brought together on a common platform to share their successes and failures; optimism and concerns. The EDI, to fulfill this need, organises Trainers' 'Meet' every year. This year the 'Meet' was organised during 11 - 13 November 1999. Around 60 ETMs representing 45 NGOs from all over the country participated in the 'Meet'.

The 'Meet' was inaugurated by His Excellency, Justice Anshuman Singh, the Governor of Gujarat.

In his inaugural speech, Hon'ble Governor of Gujarat appreciated the performance of EDI and mentioned that it has for the past one and half decade been playing a unique developmental role by equipping and enabling people from all walks of life to become self-employed and self-sufficient as owners of small businesses. He also stated that Gujarat is blessed with several high calibre educational and training institutes in the fields of entrepreneurship, management, design and architecture. The enterprising nature of the people of Gujarat, according to Shri Singh has contributed to creating an environment in which search for excellence and higher achievement seems to be a widespread phenomenon.

About the National 'Meet' of Rural Entrepreneur Trainer-Motivators, he mentioned that he was happy that it was taking place at a time when the country is facing serious problems of

poverty, rural unemployment and very low participation of women in income generating activities. On the other hand, effects of globalization, new technologies and ruthless market economy may even worsen the situation. New initiatives are required to find answers to the problem of productive employment as well as upliftment of women in our society.

He felt that this 'Meet' is an important event when Trainer-Motivators from NGOs, specialising in implementing the unique strategy of developing entrepreneurs from the rural poor have come together. He also said that the ETMs are the 'change agents', 'development workers' and are performing a complex nation building task. He hoped that the 'Meet' will provide a unique opportunity to learn from one another and rejuvenate the zeal to do even better.

A National Meet of RETMs

Dr.V.G.Patel, Vice-President & Director, EDI, stated that the objective of the 'Meet' was to provide a platform to the entrepreneur trainer-motivators of NGOs working at the grassroot level, to share their experiences of working in the remotest parts of the country and to establish a network and linkage between them. He further mentioned that to recognise the contribution made by the rural entrepreneur trainer-motivator in promoting the REDP movement, the institute has installed the best NGO Trainer-Motivator Awards.

According to him the support of banks and financial institutions in providing loans to potential entrepreneurs is vital and to recognise the contribution of bankers towards rural entrepreneurship development, the institute has also instituted the Best Bankers' Awards. He further said that developing women entrepreneurs is an equally significant and complex task and the new cadre of women ETMs needs to be recognised. The IDBI has, therefore, from this year sponsored the award for the Best Woman ETM.

The Meet provided a common forum to the NGO trainers to share their experiences and draw a future course of action, thus evolving a long term plan for the growth and success of RED related training activity on a sustainable basis. The participants were also exposed to the latest training techniques and SIDBI's support schemes for promotion

of micro enterprises in the rural areas. Besides, a need based training approach for rural enterprise promotion under the present socio economic scenario was also covered.

According to Dr. Dinesh Awasthi, Faculty & Head-RED, EDI and the coordinator of the 'Meet', all the participants felt that the 'MEET' would accelerate the process of rural development as they were confident that they would now be able to bring about the necessary change in their work methodology, thus ensuring maximum success rate.

PROMOTING MICRO ENTERPRISES IN RURAL AREAS

Shri Dipendra Singh Shekhawat, Hon'ble Minister for Agriculture Marketing, Govt. of Rajasthan, inaugurated a 3-day Regional Workshop on 'NGO-Banker Interface on Rural Entrepreneurship Development' organised by EDI under the sponsorship of NABARD during Feb. 23-25, 1999 at Jaisalmer, Rajasthan. The workshop was attended by the officers of commercial/Regional Rural Banks trainer-motivators and extension officers from NGOs of four states viz., Rajasthan, Madhya Pradesh, Maharashtra and Gujarat.

While inaugurating the workshop, Shri Shekhawat mentioned that the job-opportunities, in the present day environment, are very rare and especially for rural youth, getting a job in this hard-fought competitive scenario is almost impossible. In this context, he felt that the efforts put in by EDI are remarkable. He said that banks have their own limitations in extending loans to new entrepreneurs but ultimately upliftment of rural entrepreneurs is the responsibility of all of us who are involved in the developmental process. This includes training institutions, promoters, policy-makers, banks and financial institutions. He felt that lots of ef-

forts are being put in by a number of institutions/NGOs/Govt. organisations, but the results are shown only on papers. According to him there is a communication gap between all these agencies and that is a hindrance in developmental efforts. He opined that in Rajasthan a conducive environment is needed to be created so that all the necessary steps could be taken up for solving the problems faced by new entrepreneurs. He said that there are three major areas in which a number of opportunities exist, Tourism, Mineral and Agro-based Industries. He appealed to the youth of Rajasthan to explore the possibilities of establishing their ventures in these areas. He congratulated EDI and NABARD for organising such an important workshop and

ing model for promoting entrepreneurship among rural poor. While welcoming the Minister and the participants, Dr. Dinesh Awasthi, the Project Director, mentioned that one of the major hurdles faced by NGOs, in making the Rural Entrepreneurship Development Programmes successful, is the non-availability of required and timely support to the trained entrepreneurs from banks and financial institutions. Desired success rate, therefore, could not be achieved in REDPs, despite best possible training inputs. He added that EDI has been trying hard to sensitise the support system at all levels in order to create a conducive environment. Highlighting the objectives of the workshop Dr. Awasthi said that this workshop will provide a

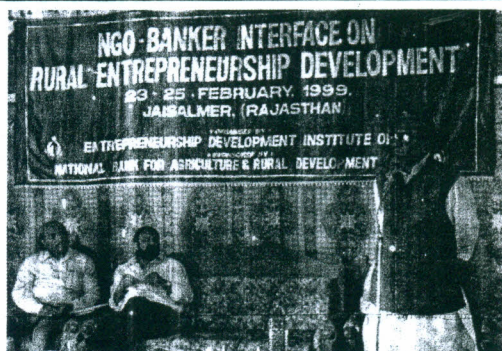
NGO-Banker Interface

hoped that some fruitful results will come up.

The institute, over the last ten years, is concentrating on Rural Entrepreneurship Development in the NGO sector by conducting training programmes, action-oriented research with more than 200 NGOs with the financial support of NABARD/SIDBI. It has successfully developed and implemented a well-tested and replicable train-

platform to NGOs and banks to understand the expectations and requirements of each other. The topics discussed in the workshop were; role of support system and NGOs in promoting micro-enterprises, credit support, assessing credit-worthiness of rural poor and future strategy in RED and micro credit delivery promotion.

The valedictory function of the workshop was organised on 25



Shri Dipendra Singh Shekhawat, Hon'ble Minister for Agriculture Marketing, Govt. of Rajasthan, delivering the inaugural address. Also seen in the picture are (left to right) Mr. Kirti Vakil, Workshop Director and Dr. Dinesh Awasthi, Sr. Faculty & Head-RED, EDI.

February, 1999. The chief guest for the function was Dr. V. G. Patel, Vice-President & Director, EDI. Dr. Patel wished that more & more bankers should be motivated to extend loans to trained rural entrepreneurs. He also stated that an evaluation report will be prepared by EDI on such programmes conducted till date so that necessary changes could be made in the methodology, thus incorporating the present day requirements. The special guest for the function was Mr. B. B. Mohanty, General Manager, NABARD, Mumbai. Mr. Mohanty felt that EDI should conduct such programmes at state as well as

district level. He emphasized on the need for preparing an evaluation report on the NGO-Banker interface conducted till now. DGM of NABARD, Jaipur, Mr. S. C. Rabra was also present on the occasion and highlighted the need to conduct more such programmes so that the bankers are motivated to extend loans to trained rural entrepreneurs. Mr. Kirti Vakil, Workshop Director & Faculty, EDI said that the feedback of the participants was highly encouraging and that EDI has been requested to organise more such programmes. He assured that EDI will take concrete steps in this direction.

THE BANKERS : MAKING IT EASY FOR ENTREPRENEURS

Support of banks and financial institutions in providing loans to the trainees trained under Rural Enterprise Development Programmes have been an important part of the RED approach of EDI. To recognise the significant contribution made by the bankers in the area of rural enterprise development, EDI has

instituted the 'Best Banker Awards for Rural Enterprise Development' (with effect from the year 1998-99). This year the awards were given to five best bankers (one from each of the five regions of India) who have provided loans under RED programmes. The five regions comprise : (1) Northern Region:

(2) North-Eastern States (3) Eastern Region (4) Southern Region (5) Western Region. The awards consist of citation and a cash prize of Rs. 5000 and will be given biennially.

The candidates were ranked according to a rating scheme evolved to arrive at the candidates relative performance and

personal strengths. Besides, weightage was given to the recommendations of the NGOs and the EDI Regional Coordinators. Accordingly individual profiles of the candidates were prepared by the Convenor of the Awards. The ten completed nominations received were analysed on the basis of certain parameters

which included: applications received to sanction ratio, average time taken in sanctioning of loans, recovery ratio, risk taken by the banker, write up on self, recommendations of the concerned NGO and recommendations of the concerned EDI Regional Co-ordinator.



His Excellency Justice Shri Anzuman Singh, Governor of Gujarat, presenting the EDI instituted Best Bankers' Awards (regionwise). The award winners are

- Mr. Subhash Chand Sharma, Deputy Manager, SBI, Kullu, H.P. (for Northern Region)
- Mr. Prakash Chand Mishra, Branch Manager, Dhenkanal Gramya Bank, Orissa (for Eastern Region)
- Mr. Bhawani Shanker Sharma, Branch Manager, BOB, Sawai Madhopur, Rajasthan (for Western Region)
- Mr. Manickam Manoharan, Sr. Manager, Indian Bank, Kanchipuram, Tamil Nadu (for Southern Region).

About the Winners

The award winner from the eastern region was Mr. Prakash Chandra Mishra, Branch Manager from Dhenkanal Gramya Bank, Dhankanal, Orissa. Mr. Mishra joined Dhenkanal Gramya Bank in 1982. He learnt about EDI-RED approach during his posting at Angul as Branch Manager where OSCARD, a local NGO, conducted one REDP. Under this REDP he provided loans to some trainees. When he was transferred from Angul to Pingua he approached OSCARD to conduct REDP at Pingua. He was involved in the total implementation process of REDP conducted by OSCARD in collaboration with EDI in January 1988. This was sponsored by SIDBI.

In all 32 trainees were trained in this programme out of which 30 applied for loans. Mr. Mishra sanctioned and disbursed loans to 24 trainees with a total amount of Rs. 3,20,300/-.

In the process, Mr. Mishra also realised that finance is viewed as a major difficulty by most entrepreneurs and that it is one of the major pillars on which success stands. In order to bring about an awareness, he contacted potential borrowers, organised meetings of villagers, development officials and officials of other banks and financial institutions. Apart from his active involvement in REDP he has formed 50 Self Help Groups in his area without involvement of any NGO. 26 SHGs have been linked with bank finance to the tune of Rs. 15 lakhs and mobilised deposit thrift of Rs. 6 lakhs from them.

The Award winner from the western region was Mr. Bhawani Shanker Sharma, Branch Manager, at Bank of Baroda, Sawai Madhopur (Rajasthan).

Mr. Bhawani Shanker Sharma joined Bank of Baroda in 1980. He learnt about the significance of REDP approach of EDI when RUDSOVAT (local NGO) conducted an REDP at Bhagwatgarh in collaboration with EDI and sponsored by NABARD in 1993-94. He was convinced that this was an effective way of employment generation. When he was transferred at Kundera, RUDSOVAT conducted

one REDP in 1996-97 at Kundera at his invitation. He involved himself completely in the total implementation process of this REDP.

Mr. Sharma's relentless promotional efforts, his help as a resource person to the trainees in preparing business plan, marketing and business opportunity guidance saw Kundera REDP as highly successful. Out of 25 trainees 22 have set up their enterprises. He provided loans to 12 trainees with a total amount of Rs. 2,09,000. He also helped the Secretary of RUDSOVAT to take up the matter of margin money scheme of KVIC and followed up with KVIC to provide margin money to the trainees trained under REDP by RUDSOVAT. His efforts did not go waste and met with remarkable success. Mr. Sharma is also extending his co-operation to RUDSOVAT in implementing Informal Micro Credit Delivery Programme sponsored by NABARD for the capacity building of SHGs.

EDI Best Bankers Awards

The award winner from the northern region was Mr. Subhash Chand Sharma, Deputy Manager, State Bank of India, Kullu, Himachal Pradesh.

Mr. Subhash Chand Sharma joined the State Bank of India in 1988. He has always been helping SAVE (NGO) in the successful implementation of REDPs. SAVE submitted 22 loan applications of the REDP trained trainees to him and he sanctioned loans to 18 trainees with a total of Rs. 3,50,000/-. He also took initiative in linking up the SHGs with banks and provided them loans on the project of Informal Micro Credit Delivery System being implemented by SAVE.

During his posting as Branch Manager at Sainj, he took full interest in the REDP Projects of SAVE. His tact and acumen got work done one after the other and there was only success in his path. He became a source of inspiration for other officials in the area and became indispensable for the people of the valley as well as the organisation SAVE.

From the southern region the award went to Mr. Manickam Manoharan, Senior Manager at Indian Bank, Kanchipuram, Tamil Nadu.

Since the initiation of REDP activity by Rural Institute of Development Education (RIDE) (NGO), Kanchipuram, in collaboration with EDI, Mr. Manoharan has been involved with it. In all 51 loan applications of the trained trainees were submitted to him and he provided loans to 44 trainees with a total of Rs. 15,50,000/-. Out of these 44 loans, he provided 12 loans to women trainees and 26 loans even without any security or collateral. He has also been a great help to the trainees in selection of the right opportunity to generate adequate income and employment opportunities. In order to ensure maximum benefit to the trainees from various sources, he co-ordinated with various departments like agriculture, horticulture, DRDA, DIC etc. besides informing the trainees about the various facilities available.

Mr. Manoharan implemented "Gramodaya Kendra Scheme" of the Bank in the entire Trichy District where informal groups were formed with the involvement of government and NGOs. He is also actively involved with Tamil Nadu Women Development Corporation; a sister organisation of MYRADA (NGO) in implementing various IFAD credit assistance programmes through women groups. In his service area he has financed 94 SHGs formed by NGOs to the tune of Rs. 14 lakhs.

His deep interest and involvement in various developmental, poverty alleviation programmes and 100 per cent achievement under PMRY during 1996-97 fetched him a certificate of appreciation by the District Collector.

Nominations from the North-East region were not received.

It is undoubtedly the initiative, risk taking ability and the futuristic vision on these bankers that make them different or should we say 'ACHEEVERS.'

The convenor of the award committee was Dr. Naresh Singh, Faculty, EDI.

Continued from page 1

From the Director's Desk

knowledge is not coming through. Therefore, NEDB can be a major source for exploratory research, empirical research, policy related research etc. so that its brain-trust can take decisions based on facts and findings.

5. Entrepreneurship Development Programmes (EDPs), signifying well-tested, cost effective strategy to create tiny and small enterprises in rural and urban areas from people of all walks of life, are dying due to lack of funds. Financial institutions were the primary supporters of EDPs in the heydays of development banking i.e. IDBI, ICICI, IFCI, SBI, etc. These institutions have withdrawn from funding these programmes with the exception of rural entrepreneurship, and in a limited way, women aimed programmes. Financial self-sufficiency of EDPs would only mean charging fees i.e. at least Rs.3000 to Rs.4000/- per person. Fees programmes will have to be limited to urban areas and for well to do persons. This would badly affect self-employment prospects for the poor and unemployed which are national priorities. Therefore, funding support to EDPs is very badly required and NEDB can be the source, like NSTEDB is a source for Science & Technical Entrepreneurs.
6. Growth of enterprises and survival under new technology and global competition is a major concern of NEDB. Small and Tiny Scale Industry is still not in a position to pay for training, retraining and required consultancy for performance improvement and growth. While SSIs must pay for growth training and counselling, some support will be required by entrepreneurs, atleast in selected sectors which are facing the challenge of dereservation, imports and liberalisation.
7. And finally, a large number of state and national institutions (10+3) have been set up for entrepreneurship. This is a unique feature of our country and our strength. There are more than 500 trainer-motivators to implement entrepreneurship development programmes. There is no dearth of expertise. However, these institutions need financial backing for stability and growth as state promoters are starved of funds. Without a Corpus Fund, these institutions will die. DCSSI has been providing valuable infrastructure grants to entrepreneurship institutions on a (State) matching basis. NEDB can now ensure stability and growth of this entrepreneurship network by one time funding of Corpus Fund, say with a limit of Rs.50.00 lakhs per institution provided the promoters match the amount. These are the institutions which will play an important role in self-employment programmes and creation of small scale industries. NEDB must ensure that these institutions not only survive but get strengthened in terms of their capabilities and resources.

It is therefore, necessary that an annual fund of atleast Rs.10.00 crores is created by the Government to back up the National Entrepreneurship Development Board (NEDB) and the entrepreneurship movement in the country. Let us all use every forum and platform to firm up this support.

WOMEN ETMs : THE WINNING FORCE

Unemployment problem has taken alarming proportions, today. Amidst fewer job opportunities, the desire to rise in life, make it big in a profession, is just a dream for seeming millions. The only answer, seems to be in 'self employment'. The first big task is to motivate the youth to take up self employment. It requires committed Entrepreneur Trainer-Motivators to orient people towards self employment and, thus convert potential entrepreneurs into thriving and successful owners of business.

The task becomes all the more difficult in the case of women considering the constraints involved. Women Entrepreneur Trainer-Motivators, therefore need more dedication and commitment to orient women towards self employment. Training, developing, counselling and guiding existing as well as potential entrepreneurs especially women is undoubtedly a big job. The work of Women Entrepreneur Trainer-Motivators, therefore, needs to be recognised.

To recognise the contributions of Women ETMs, EDI instituted the Best Woman Entrepreneur

Trainer-Motivator Award under the sponsorship of IDBI. The first such award was presented on 11th November, 1998. His Excellency, Governor of Gujarat, Justice Shri Anshuman Singh presented the awards.

Mr. S.B. Sareen, one of the selection committee members and faculty, EDI, while introducing the Women ETM award winners, mentioned that the institute had received nominations from 16 organisations spread over 10 states. The parameters for evaluation were : enterprise start-up rate, consistency in performance and location of EDPs, commitment and her educational and professional qualities and competencies.

The winner of the best Woman ETM award was Dr. Padma Iyer, working as Associate Faculty Member with the Institute of Entrepreneurship Development, U.P., Lucknow. She has been trained at EDI under accredited Trainers' Training Programme. She has conducted 25 Women EDPs and a number of short duration programmes for different target groups at various locations in her career of 11 years as an ETM. Dr. Padma has trained and developed 625

women entrepreneurs, out of which 264 have already set up their enterprises, which means a success rate of 42%. Considering the difficult groups trained, hostile environment faced and infrastructural constraints, this success rate of 42% is worth congratulating her for.

Besides, her forte lies in delivering impact making lectures on various subjects of entrepreneurship development. Ms. Iyer also

IDBI-sponsored Best Woman ETM Award

keeps herself updated with the latest in industrial policies of the State and Central Governments. Training women entrepreneurs, helping them with legal formalities and procedures, assisting them in making project reports and motivating them through counselling, are given foremost priority by Dr. Padma Iyer.

Dr. Iyer was presented Rs. 21,000/- cash and a citation.

The award committee also announced a special jury award. The winner of this award was Mrs. Kaushalyaben Desai, working as a women coordina-



His Excellency, Justice Shri Anshuman Singh, Governor of Gujarat giving the 'Best Woman Entrepreneur Trainer-Motivator (ETM) Award' to (left to right)

Ms. Padma Iyer of IED-UP, Lucknow.

The Special Jury Award went to Smt. Kaushalyaben Desai of ANArDe Foundation, Vapi, Gujarat.

tor at ANArDe Foundation, Vapi.

Mrs. Desai has conducted 10 EDPs. We surely need to applaud Mrs. Desai's work in the tribal areas in the Valsad district of Gujarat. Amidst hindrances, such as lack of support system, infrastructural problems, limited market, low investment capacity etc., she made her presence felt by training the tribals in the Valsad district of Gujarat. Of all the 302 potential entrepreneurs trained by her, 68 have already set up their enterprises. Needless to say, achievement is too small a word for this success rate of 57%. In order to render complete help and guidance to her

trainees, she delves into details like : Project Report Preparation, loan application etc. besides giving them the required follow up support to set up their ventures. Business opportunity identification and guidance, advertising and marketing management are some of her strong areas.

This biennial award, will not just recognise the contributions of Women Entrepreneur Trainer-Motivators but also raise the status of the cadre of Women ETMs. It will also serve the purpose of attracting good talent to the profession of entrepreneurship training and development.

9TH TRAINING PROGRAMME ON INDUSTRIAL PROJECT PREPARATION AND APPRAISAL

An International Training Programme on Industrial Project Preparation and Appraisal under the aegis of Inter Regional Centre sponsored by United Nations Industrial Development Organization (UNIDO) and Govt. of India was organised by EDI during December 4-23, 1998. The programme with a special sectoral focus, was participated by 22 delegates from Ministry of Industry & Trade, Investment Promotion Centre, Development Finance Corporation, Management Institute, Banks, Training Institute and garment manufacturing companies representing developing countries namely; Bangladesh, Bahrain, Bhutan, Cambodia, Ethiopia, Indonesia, Kenya, Malaysia, Nepal, Sudan, Tanzania, Uganda and India.

The training programme aimed at enhancing knowledge and skills of participants in preparation and appraisal of industrial investment projects in general and woven garments in particular; generating awareness on issues involved in export marketing of garments; and helping the participants identify and understand critical issues involved in promoting, formulating and appraising projects for garment manufacturing and exporting. Experience sharing among participants was also encouraged.

Dr. Yo Maruno, Deputy to the Director General and Managing Director, Investment Promotion and Institutional Capacity Build-

ing Division, UNIDO, Vienna inaugurated the training programme on December 4, 1998 at the EDI campus. In his inaugural speech he said that UNIDO has been assisting developing countries in building up national capabilities in industrial development field. He added that major changes taking place in the pattern of industrial development throughout the world had intensified the globalisation of production and services. In the new global economic scenario, the capacity to identify, prepare, appraise, promote and implement viable and competitive industrial projects would become added constraints for entrepreneurs and investment promotion agencies. Similarly, in an intensely competitive envi-

An International Training Programme

ronment, declining protected markets and compulsions for exports, investment decision-making and the ability to analyse risks would become all the more crucial, he said.

Ms. Pratibha Karan, Jt. Secretary, Dept. of Industrial Policy and Promotion, Ministry of Industry, Govt. of India presided over the inaugural function. In her presidential address, she said that India had a lot to offer in framing policies, organising programmes and strengthening institutions which create, nurture and support entrepreneurs.



Dr. Yo Maruno, Deputy to the Director General and Managing Director, Investment Promotion and Institutional Capacity Building Division, UNIDO, Vienna, lighting the ceremonial lamp to inaugurate the programme. Also seen in the picture are Mr. B.P. Murali Sr. Faculty & Programme Director (on his right) and Dr. V.G. Patel, Vice President & Director, EDI.

Dr. V. G. Patel, Vice-President and Director honoured the proceedings with his special address. He said that IRC, set up by UNIDO and GoI, was the result of UNIDO's strategic thinking that innovative methodologies should be transferred to the developing world.

The training programme worked within a very updated and latest framework and extensively covered significant areas such as Technology/Machinery Options, Impact of New Technology, Gender Issues in Project Appraisal, etc. Certain other areas that were incorporated in the

sessions were Product-mix and Pricing Decisions.

Apart from classroom training, field visits were also organised in order to provide the participants an insight into the set up of Indian enterprises in woven garment sector. Visit to an export business house with middle level technology enabled the participants to understand the relevance of technology choice, marketing aspects and the approach of top performers towards export business.

A representative from an international institution, Dr. Richard Chmielowiec was invited to make a presentation on Computer Model for Feasibility Analysis and Reporting; issues so crucial in the present business environment.

The programme concluded on Dec. 23, 1998 and Shri M. Sahu, National Project Coordinator (IRC), Director, Dept. of Industrial Policy & Promotion, Ministry of Industry, Govt. of India, New Delhi, was the chief guest of the valedictory function.

The feedback of the delegates, according to the Project Director, was very good in terms of coverage and the exposure given to them. All the delegates felt that the programme was excellent in all respect including training material and advanced instruction techniques. Most of them opined that they were confident on identifying relevant information for making sound investment decisions and could evaluate the work done by clients.

THE JOURNAL OF ENTREPRENEURSHIP

(Compiled & Edited by EDI and
Published by Sage Publications)

The Journal is designed to disseminate the results of research and innovative experiments, with particular focus on countries like India, which have mounted a wide range of programmes to develop the latent entrepreneurial capabilities of their people. It focuses on the changing contours of entrepreneurial research and training, thus acquainting the readers with the latest trends and directions in the theory and practices of entrepreneurship. The Journal also publishes original papers of high standard, new methodologies employed, conceptual discoveries being made and innovative experiments being attempted with a view to expanding the frontiers of our knowledge and insight. Besides, section on book reviews, abstracts of selected papers and articles, published in other journals are also included in the Journal.

The Journal is sponsored by the Entrepreneurship Development Institute of India.

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Technological advancement, competitive environment and emerging new opportunities have rapidly contributed to the rise and development of the age of information technology. It is time that the emerging market economies realize the full potential of information technology. Software industry has particularly witnessed a rise in opportunities at an amazing pace. A wide range of activities ranging from simple data processing to export of consultancy and training have opened new doors for those involved in computer software programming and intending to start software business with other countries. Software is one of the fastest growing industries in the country and is already contributing substantially to forex earnings. Developed countries are increasingly sourcing software products from India. Besides many fortunes - 500 companies are setting up their offices in the country. In view of this, there is a need to motivate young professionals and educate them on the benefits involved in export marketing in software.

The EDI therefore, organized a four-day 'Workshop on Software Exports' from January 5 - 8, 1999 at its campus. The workshop was sponsored by SIDBI and conducted in technical collaboration with Gujarat Electronics and Software Industries Association (GESIA) and Software Technology Parks of India (STPI). The workshop was attended by 37 potential entrepreneurs and domestic software developers in the SSI sector.

It focussed on familiarizing existing software developers, students of various high-level computer courses and potential and existing entrepreneurs, with the

nature of software business, including an in-depth understanding of the export - import procedures. It also aimed at motivating the participants to undertake export marketing in software and explore new markets. Besides, the participants were also guided on the financial aspects of software business and other issues pertaining to export of services. Useful information was imparted to participants on the facilities available for software export, at Software Technology Parks of India (STPI).

The workshop was inaugurated by Shri Sureshchandra Mehta, Hon'ble Minister of Industry,

Exposure in the field of Software Export

Government of Gujarat. In his inaugural speech, Shri Mehta said that every society was passing through revolutionary changes brought about by developments in Information Technology (IT) and the workshop was the right kind of initiative taken by EDI to give a new direction and guidance to budding young entrepreneurs of the state. He also mentioned that in the service sector, particularly in Information Technology, the state was lagging behind, although he expressed hope that looking at the zeal of youth of Gujarat and the efforts put in by institutions like EDI, who provide knowledge & information, Gujarat will be able to make a headway in this sector. While informing the participants about the recent initiatives taken by the Government of Gujarat (GoG) to give a boost to Information Technology sector in the state, Shri Mehta informed that GoG had already formed an Information Technology Development

Advisory Council and was also in the process of setting up a Gujarat Institute of Information Technology, which would help develop adequate human resources for the IT sector.

He also stated that the state government has given highest priority to infrastructure projects to avoid any bottlenecks in IT development in Gujarat. He expressed happiness over the fact that the workshop would give the participants sufficient knowledge and confidence to start their software export ventures. He also emphasized on manpower development in the area of software technology and

lauded the efforts put in by EDI. He requested the institute to go ahead with such initiatives and assured them of complete support from the government.

Speaking on the occasion, Dr. V. G. Patel, Vice-President & Director, EDI, acknowledged that under the able leadership of Shri Sureshchandra Mehta, Gujarat had become the industrially fastest developing state in the country. Appreciating the support extended by SIDBI, Dr. Patel mentioned that whenever EDI took new initiatives in developmental activities, SIDBI always came forward to support them. He advised the entrepreneurs to keep themselves well equipped with the latest developments and remain innovative to be able to compete with the multinationals.

The workshop inputs were designed to ensure maximum interaction between the participants and the experts. Besides EDI faculty members, experts from GESIA, STPI, SIDBI, IIM(A),



Shri Sureshchandra Mehta, Hon'ble Minister of Industry, Govt. of Gujarat (second from left) seen with (left to right) Dr. Abhijit Bhattacharya, Workshop Director, EDI; Dr. V.G. Patel, Vice President & Director, EDI and Mr. K.V. Ramanathan, General Manager SIDBI, Ahmedabad, during the inauguration of the workshop.

Tata Consultancy Services and Rollwala Computer Centre, Ahmedabad, took interactive sessions, ensuring maximum participation of those present. Mr. Ravikumar, Executive Director, CLIXPORT, Bangalore played an important role in forming a consortium of small-scale entrepreneurs (participants).

The valedictory function of the workshop was organized on January 8, 1999. The Chief Guest for the occasion was Shri K.C. Kapoor, Additional Chief Secretary (ART & IT), General Administration Department, Government of Gujarat.

In his address, Shri Kapoor requested the participants to send their suggestions to the Government of Gujarat and assured that they would be considered on an immediate basis for forming policy on Information Technology.

Mr. K.V. Ravikumar of CLIXPORT, in his address, said that software export was one of the biggest opportunities of the Indian industry to mop up its forex reserve but due to lack of

information, most of the entrepreneurs were unable to promote their products and services. He opined that consortium's approach to export software products had been extremely successful.

Dr. Abhijit Bhattacharya, the Programme Director, expressed his pleasure over successful completion of the workshop as it had achieved its overall objectives by way of familiarizing the entrepreneurs with various key issues pertaining to software export business. He added that formation of a consortium of small-scale entrepreneurs was a major achievement of the workshop. This he felt would reduce marketing expenditure of export units.

All the participants wanted the workshop to be followed by some concrete follow up measures to promote real export promotion. Keeping in view the participants' desire, EDI decided to actively assist the consortium to stand on its feet and constantly pursue various matters with the Government, financial and other institutions to facilitate software export.

Continued from page 1
PRESENTATION OF BEST RURAL ETM AWARDS

(RUDSOVAT), Sawai Madhopur, Rajasthan.

Mr. Kumar started RUDSOVAT in 1993 with the financial help of a local businessman. He realised that although there were opportunities available in the district, they were not made use of, as a result of which unemployment was widespread in the region. He, therefore, took up activities directed towards developing entrepreneurship in the region.

Mr. Kumar was trained by EDI in 4 weeks TTP for RED in 1993. Since then he has regularly been conducting REDPs in collaboration with EDI. In the 6 REDPs conducted so far, he has trained 154 rural youths. Out of

these 132 have started their enterprises, i.e. a success rate of 85.71%.

RUDSOVAT has always concentrated on promotion of the programme. Best potential trainees are selected and banks are contacted for providing loans to the trainees. Local bankers and development officials are also involved in the selection and implementation of the programme. Factors such as follow-up of the programme after its completion, meeting bankers for loans to trainees etc. are just as important for Mr. Kumar as running the programme itself.

Diversification is a manifestation of commitment and success. This holds true for Mr. Kumar as he has diversified the REDP activity of RUDSOVAT to more income generating activities. Recently he has taken up a project

from NABARD for the capacity building of Self Help Groups. He is also a resource person of NGO for FNST sponsored EDI project on Managing Development Organisations for sustainable development.

The special jury award went to Ms. Ranjita Kaur from the Association for Women & Rural Development (AWARD) Lakhimpur, Assam.

It is indeed sad to announce that Ms. Ranjita Kaur is no more with us. We pay our deep respect and homage to her.

Ms. Ranjita Kaur was working in the NGO sector since 1989 i.e. after establishing AWARD in the same year in upper Assam. AWARD initially started with skill development and vocational training for women. How-

ever it was difficult for trainees to get gainful employment. But Ms. Ranjita realised this quite early and started searching the right answer. She learnt about EDI from a Regional Co-ordinator and participated in the Trainers' Training Programme for RED, organised by EDI in 1994.

Ms. Ranjita then organised 7 REDPs in collaboration with EDI. She trained 207 potential entrepreneurs, out of which 130 have already started their enterprise. She achieved a success rate of 62.80%.

Ms. Kaur's forte lied in developing good teaching material on entrepreneurship development, in local languages. She also developed project profiles on 50 micro products. Her innovative work drew the attention of DIC which offered her most of the

PMRY training programmes in Lakhimpur and Dhemaji districts of Assam. North-Eastern Council (Branch of Planning Commission, Government of India) also sanctioned two REDPs to AWARD this year. AWARD is today a member of PMRY task force committee for Lakhimpur & Dhemaji districts. Ms. Kaur was also instrumental in forming 150 Self Help Groups in Lakhimpur district.

The trainer-motivators are doing a great service to the nation and its people. The hardwork and the commitment involved in the job of a trainer-motivator are indeed commendable and the awards are just a way of stating this. The convener of the award committee was Dr. Naresh Singh, Faculty, EDI.

SHARPENING THE BUSINESS SKILLS OF SUCCESSORS

Consolidating business, growing as a result of strategic thinking in an age where liberalization of Indian economy throws up innumerable opportunities, speaks volumes for the innovative contributions of its owners. It becomes crucial for an enterprise to match strides with the changing government policies, unpredictable market behaviour and intensely competitive environment. Evidences verify that a number of family businesses have become stagnant as the successors in business lacked futuristic vision and business drive.

In order to develop enough competence in family business successors, as well as bring about a profound shift in attitude, the EDI conducted its tenth programme of Succession Planning for Entrepreneurial Continuity (SPEC) from January 18 - 30, 1999. With participants coming from Mumbai, Calcutta, Jalandhar, Faridabad, Hubli, Coimbatore, Pune and Kolhapur, the programme offered a balanced training in en-

trepreneurship management and family business dynamics.

Over nine such training events during the last eight years, the EDI has successfully developed around 200 potential successors. Entrepreneurial inputs included motivation and competency development, business identification and management, business plan preparation, and profitabil-

ity and corporatisation. Management inputs included strategic planning, functional management, and internationalization of family business. As part of family business dynamics, the role and interest conflicts, internalizing family and transition management have been focussed. XI SPEC registered a few special features, the students' presentations on learnings from the programme, individual consultancy with experts on understanding family business, etc. Apart from EDI resources, the faculty support pooled from IIM, Ahmedabad and several

consultancy organizations in the city. The programme was very well received and the participants felt that it would give a proper orientation to their working methodology. One of the participants, Ms. Harsha Shandilya said, "Thank you for making me feel so comfortable at every point of time. EDI was excellent and this

Training programme on Family Business Management

was the most memorable experience of my life. More than textual knowledge I think the interactions and informal sessions with faculty members helped me in making the experience."

The Programme Director, Dr. KVSM Krishna, said that the course had been successful in achieving its objectives and expressed his happiness over the fact that the students, who represented various product lines; like pharmaceuticals, automobile products, sports goods, electrical appliances and food processing, found the course extremely useful.

to meet international quality standards. The innovation centre, set up at EDI by National Science & Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology, Government of India, aims at bridging the existing information gap in the process of commercializing such innovations for the entrepreneurial community.

PROGRAMME ON FINANCIAL MANAGEMENT AND ACCOUNTING SYSTEM OF NGOS

Active involvement of the NGO sector is necessary to combat the problems of poverty and unemployment in rural areas and thus promote micro enterprise development. However, experiences show that a large number of NGOs find it difficult to sustain them and their projects in the long run.

The area which the NGOs find difficult to manage and which can be worked upon is Finance and Accounts. For smooth functioning of NGOs, it was felt that a training in Financial Management and Accounting System of NGOs, could be imparted to the executives handling the financial aspect of NGOs.

Realising the need for such training, the EDI conducted the first programme in the series on Campus during January 18-23, 1999. The programme was sponsored by Small Industries Development Bank of India.

23 NGO executives, representing 8 states, i.e. Bihar, Gujarat, Madhya Pradesh, Karnataka,

Orissa, Rajasthan, Uttar Pradesh and West Bengal attended the programme.

The inaugural function of the workshop was held on January 17, 1999. The Chief Guest for the occasion was Mr. K. V. Ramanathan, General Manager, SIDBI, Ahmedabad.

Mr. Ramanathan highlighted the importance of finance and accounts in maintaining the sustainability of organisations. He felt that the group of executives nominated for training at

Capacity building programme for NGOs

EDI were fortunate to have this opportunity and requested them to make maximum use of the training received.

The training methodology was highly participatory in nature. Case studies and group discussions were extensively used to provide theoretical and conceptual understanding. This was supplemented by classroom lec-

tures on applied aspects of finance and accounts. The participants were also exposed to computer software for maintaining the accounts of NGOs.

The valedictory function of the programme was held on January 23rd 1999. The chief guest for the occasion was Ms. Renu Shukla, Manager, SIDBI, Ahmedabad. Ms. Shukla informed the participants about the role of SIDBI in building capacities of the NGOs. She assured of constant support from SIDBI and expressed her happiness over the fact that EDI had taken the initiative in this very important area.

According to the Programme Director, Dr. Naresh Singh the participants felt that they had come to EDI as accountants but were returning as finance executives. The inputs of the programme were highly appreciated and the participants felt that they were confident enough to maintain long term sustainability of their organisations and development projects.

PROGRAMME ANNOUNCEMENT

8th Summer Camp On Entrepreneurial Adventures for Youth (May 25 - June 04, 1999)

Open for 30 HSC and College students. Fee Rs. 13, 500/- including board & lodging (AC accommodation). Last date for registration is May 10, 1999. * 6th Summer Camp on Entrepreneurial Stimulation for Children (May 10 - 15, 1999) Open for 40 children between 12 - 16 years. Fee Rs. 5000/- non-AC accommodation. Last date for registration is April 30, 1999.

For more information, contact Dr. Sunil Shukla at EDI.

Workshop on How to do Business with Australia (May 24 - 27, 1999)

Sponsored by Small Industries Development Bank of India (SIDBI) in collaboration with Shri Bhagubhai Mafatlal Polytechnic, Mumbai * The workshop is open for 25 potential/ existing entrepreneurs and exporters. Fee Rs. 4000/- (non-residential). Last date for registration is May 15, 1999.

For details, contact Dr. Abhijit Bhattacharya at EDI.

DYES AND CHEMICAL SECTOR : OPPORTUNITIES GALORE

What is today lauded as technological revolution has taken even small entrepreneurs in its grip. Upgradation in terms of technology, plant & machinery, quality standards, etc. has come up as a major challenge for most entrepreneurs.

Although entrepreneurs work towards achieving a niche market for themselves, they are either ignorant of innovative technologies developed in central R & D laboratories or they continue with technologies that are traditional and not suitable

tial entrepreneurs from all over Gujarat attended the seminar.

The seminar aimed at acquainting the participants with the latest information on challenges and opportunities, besides providing information about new products & processes in the chemical industry.

In view of the above objectives, the programme contents focussed on dyes & chemical industry : status, review & future trends; global awareness about ecological considerations and demand for ecofriendly chemi-

A one-day technical seminar for Gujarat based Entrepreneurs

icals and dyes; strategies to convert challenges into opportunities; developments in plant & machinery and commercialization of new technologies.

Experts at the seminar comprised EDI faculty members and other eminent persons from the field like; Dr. N. Prasad, Technical Advisor from Abhir Chemicals, Ahmedabad, Dr.N. Sekar, Reader from Dyes Research Laboratory, UDCT, Mumbai and Mr. S. Sinha from IIT, Delhi.

Organizing sector specific seminars is one of the important activities of the institute to facilitate introduction of new products and processes to existing entrepreneurs.

The first seminar in the series was 'Scope and Opportunities in Essential Oils and Aromatic Chemicals'.

On February 11, 1999 the institute organized the second seminar in the series. This seminar focussed on 'Emerging Opportunities and Challenges in Dyes and Chemicals'.

Around 24 existing small-scale entrepreneurs as well as poten-

tial entrepreneurs from all over Gujarat attended the seminar.

All the sessions were highly interactive in nature and according to the participants, this one day at EDI had really brought about a change in terms of their knowledge & exposure.

The seminar organizer, Shri M.N. Jambudi said that the feedback of the seminar was very good so much so that many of the participants wanted to become members of the Innovation Centre to avail of technical expertise available with the University Department of Chemical Technology, Mumbai.

PAPER PRESENTED AT CALIBER '99

INFLIBNET (Information and Library Network) Centre, Ahmedabad and Nagpur University Library organised a 'Convention for Automation of Libraries in Education and Research' (CALIBER 99) at Nagpur during February 18-20. The theme of the convention was 'Academic Libraries in the Internet Era'. Mr. R. Venkata Kesavan, Librarian, EDI and Dr. K.H. Shukla, Head, Dept. of Library and Information Science, M.S. University of Baroda jointly presented a paper titled 'Internet : A Global Library for Business Management Education and Research'.

The paper covered topics such as, Internet applications in higher education, business information resources available on the Net, the ways in which academic libraries can make use of Internet for providing various kinds of information services and how to evaluate web-based information resources etc. During the presentation, features of EDI web site (<http://www.ediindia.org>) were also highlighted. Apart from technical information, the paper also included a number of useful web sites (with URL address) in the areas of business management education, international business schools, business school libraries, business magazines / journals etc.