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School of Studies in Management, Jiwaji University, Gwalior

Course: BBA Fourth Semester

Subject: Entrepreneurship and Small Business Development

## State Institutions and Programs for Women Entrepreneurs

**State Level Institutes (Agencies):** Gujarat is the first state which realized the importance of the need of entrepreneurial development centre in the state. Gujarat Government has played a pioneering role in the promotion of entrepreneurship development programme in the country.

Following are the some important institutes/agencies which are playing their crucial role in the development of entrepreneurship among the peoples of the Gujarat State.

**1 Directorate of Industries:** The Directorate of Industries is the executive agency for the promotion and development of the village and small industries sector. It acts under the overall guidance of SIDO. Its functions are of both regulatory and development in nature. The Directorate of Industries has a network of District Industries Centers (DIC) at the district level, industrial officers at the sub-divisional level and extension officers at the block level functioning under its control.

**2 District Industries Centre (DIC):** DICs play a vital role in promoting industries at the District level. DICs provide necessary project assistance for the prospective entrepreneurs. The services being rendered by the DICs include, identification of prospective entrepreneurs to take up viable projects, issue of SSI registration certificates, maintenance of SSI database, recommendation of technical feasibility reports to various financial institutions, allotment of industrial land in industrial development areas, development plots, industrial estates, mini industrial estates etc. arrangement of entrepreneurship development training , recommendation of various incentives as per the industrial policy of the State Government.

This programme launched in May 1978, was designed to provide such a broad frame- work in all over the country. The DICs work in close collaboration with the organizations concerned with the development of the rural economy as a whole including IRDP, TRYCEM, NREP, JRY and PMRY.

There were 430 centrally approved DICs, which covered almost all the districts of the country (except the metropolitan cities) at the time of the withdrawal of the Central sponsorship in 1993-94. At present, DICs operate under respective State budgetary provisions.

DICs extend services are of the following nature:

- Economic investigation of local resources
- Supply of machinery and equipment
- Provision of raw material
- Arrangement for credit facilities
- Marketing
- Quality inputs
- Consultancy and extension services.

### **3 The Centre For Entrepreneurship Development:**

This is the centre, started in May 1979 as an independent body, sponsored by the Government of Gujarat, with the help of joint collaboration of the four state level institutions GIDC, GIIC, GSFC and GSIC. The main objectives of CED are to promote indigeneous entrepreneurship, to conduct EDP in the state, help other state level agencies in the promotion of EDPs. To guide the Central Government and other concerned authorities on the matters and policies regarding entrepreneurship development in the country and also encourage innovative policies and programmes in entrepreneurship formation. CED renders valuable service in the identification and training of new entrepreneurs and provides infra-structural facilities for the promotion of sound base for entrepreneurship.

## **The Programs**

The CED empowering youth through skill and entrepreneurship to develop entrepreneurs in the state at urban and rural areas the CED conducts different programme as below.

**I. Entrepreneurship Development Programmes (EDPs):** The prime object is to conduct entrepreneurship training programme Module-1(4 weeks) and Module-2(2 weeks) for first generation prospective entrepreneurs. A worker, servicemen, women, unemployed youth can join with no bar of education and experience. The preference is given to graduate, ITI, Diploma Holder, who has a burning desire to start his own venture and is ready to work hard. In EDP training, the area covered are Product Guidance, Information Sources, Market Survey, Managerial Inputs, Project Report Preparation, Counseling, Achievement Motivation and Post Training Supportive Assistance.

**II. Entrepreneurship Awareness Programme (EAP):** CED conducts Entrepreneurship Awareness Programme (EAP) for the final year students of ITI, Polytechnic, Engineering, Pharmacy, Ayurvedic, Science, Arts, Commerce colleges, Management Institutes to create Entrepreneurial Awareness. It will inculcate the Entrepreneurial culture and environment in the state. The students may opt for Entrepreneurial career, rather than searching a job. The EAP is of one or two days as per the requirement of the group.

**III. Programme for Existing Entrepreneurs (Second Generation Programme):** CED conducts training programme for existing entrepreneurs to solve their management problems in the area of Technology Up-gradation, Product Diversification, Quality Marks, National and International strategies against W.T.O., International Market and Export Procedures. CED is organizing seminar/workshop, need based programme for the existing industrialists in collaboration with Research Institutions and field experts.

**IV. Human Resource Development (HRD):** It is for Academic, Industrial and Business group participants to excel in their work performance and aptitude. This leads to strengthen the employee and employer relationship. Important Behavioral aspects like Motivation, Communication Skills, Problem Solving Aptitude, Creativity and Stress Management are being covered in this module.

**V. Special EDPS:** The programme consist of technical skill development training like Mobile Repairing, Computer Hardware and Repairing, Computer Accounting Management, Artificial Gems & Jewellery Ornaments Making, Garment & Textile, with entrepreneurship development inputs being imparted as their need with the help of local technical institute and field experts.

**VI. Industry Responsive Skill Development:** The State Government has evolved a scheme Enhancement of Technical Competency & Skill Manpower Development GR No. CED. CED has been assigned to promote and implement the said scheme with active participation of industries.

**VII. Rajiv Gandhi Udyami Mitra Yojna (RGUMY):** Industries Commissionerate of Gujarat has appointed CED as an implementing agency for RGUMY scheme.

**VIII. Cluster Development:** CED is implementing agency of cluster development. CED has been appointed as monitoring as well as implementing agency in Foundry and Gems & Jewellery under cluster development programme of Govt. of Gujarat & Govt. of India.

**4 State Small Industries Development Corporations (SSIDCs):** The SSIDCs were established under the Companies Act, 1956 as State Government undertaking with the specific objective of promoting and developing small, tiny and village industries in the States/Union Territories, which, in turn, stimulate self-employment opportunities. The important functions/activities of SSIDCs include procurement and distribution of raw materials, supply of machinery on hire-purchase basis, assistance to SSI units for marketing their products, construction/ up-gradation of basic infrastructure facilities in industrial estates/sheds, extending

seed capital assistance on behalf of the respective State Government and organizing training programmes for unemployed youth.

**Gujarat Small Industries Corporation:** To develop and assist the SSI units in Gujarat State, GSIC is specially established by the State Government of Gujarat. It is working to assist small scale units in arranging imports of various raw-materials against their import licenses. GSIC Ltd. operates an Import Assistance Scheme under which the corporation provides financial as well as warehousing facilities to the SSI units.

**5 State Industrial Development Corporation / State Industrial Investment Corporation (SIDC/SIIC):** The SIDCs were established under the Companies Act, 1956, as wholly-owned undertakings of the respective State Government with the specific objective of promoting and developing medium and large-scale industries in their respective States/Union Territories. These institutions act as catalysts to industrial growth. The SIDCs extend financial assistance in the form of rupee loans, underwriting and direct subscription to shares/debentures, guarantees, inter-corporate deposits, and also open letters of credit on behalf of their borrowers. The SIDCs also undertake a range of promotional activities, including preparation of feasibility reports, conducting industrial potential surveys, entrepreneurship development programmes and developing industrial areas/estates. The SIDCs, as nodal agencies of State Government, also manage and operate State incentive schemes. Further, some SIDCs act as nodal agencies for NRI investment and Foreign Direct Investment in their respective States.

**Gujarat Industrial Investment Corporation Ltd.:** The GIIC Ltd. has been set up by the Government of Gujarat to provide necessary industrial investment in the state. In the case of assistance to large and medium scale industries GIIC fills the investment gap when the term finance needs exceeds Rs. 60lac by providing term loan up to another Rs. 90lac. The Medium and large scale projects costing between Rs. 50 and Rs. 300lac and whose net worth does not exceed Rs. 500lac. Are normally eligible for available of assistance as well as expansion and diversification of existing units can obtain term loan or other type of assistance viz., subscription of equity , underwriting of shares etc. from GIIC.

**6 Industrial Extension Bureau:** State Corporations and State Industries Administration have set up a live-wire-single-point-contact as Industrial Extension Bureau popularly known as INDEXTB.

The Bureau is assigned with the role of catering of various information needs, assistance for fillings up various application forms for registration, financial assistance, import of capital goods etc. and subsequent follow up with the concerned authorities for expeditious clearances.

**7 Gujarat Industrial And Technical Consultancy Organization Ltd (GITCO):** GITCO was set up in 1978 to render consultancy services to new and existing enterprises, financial institutions and State and Central Government.

GITCO is also registered as a Consultancy Organization with Asian Development Bank (ADB). Its Clientele includes State and Central Govt. Departments, Institutions, Corporations, Banks, Private Sector Companies (Large, Medium & Small Scale), NGOs, Chartered Accountants, Individual enterprises, etc. from within and outside the state and country.

All India Institutions like ICICI Bank Ltd., IDBI, IFCI, State Corporations like GIIC, GSFC, GMDC, GSIC, GSEC and Banks like SBI, BOB, Dena Bank, Central Bank of India,

Bank of India and Union Bank of India are the GITCO's promoters.

**1.2 Women Empowerment Corporation:** Women Empowerment Corporation facilitates the various range of micro financial products and facilities to its trained social entrepreneur in various areas of unorganized sectors where they are working. WEC promoters are the key functionaries for the beneficiaries for all the help.

**Area Selection:** Select the area of unorganized women /people where a WEC-promoter conducts a comprehensive survey to evaluate the local condition and potential for operation. The key factors in the survey include the total population, poverty level, cast-religion factors, law & order etc. Based on survey report a group meeting with entire unorganized sector's women/people and introduce, discuss about WEC mission, vision, methodology, service etc. to identify the beneficiaries.

**Formation of SAKHI-MANDAL (SHG):**

Fill up the admission form of beneficiaries.

Form a group of likeminded, same field, aged between 18 to 55, not related, must close and peer to one another to serve as guarantor of each other.

Select a leader from them.

Register as "SAKHI-MANDAL" with WEC.

Open an individual account with WEC for saving and micro-credit to create the saving habit among them.

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