

An Analysis of Women Entrepreneurship Development Programmes in the State of Kerala

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Abstract

Development of entrepreneurship has become a movement in India in the recent years. Entrepreneurship Development Programmes have been considered as an effective instrument for developing entrepreneurship in the country side. Hundreds of EDPs are conducted by various organisations to impart entrepreneurial training to participants in thousands. Though the EDPs are conducted with the intention of grooming entrepreneurs, more often than not the programmes do not yield the desired results. Now a days many central and state governments are organizing EDPs for people. The author has got the opportunity to conduct Central and State Government EDP programmes and also has conducted more than ten programmes in the private sector for the people of Kerala. The paper is based on the field survey of 50 women entrepreneurs who had attended Entrepreneurship Development Training and also from the viewpoints of the author while conducting programmes. The paper also gives suggestions for improving the programmes and it goes into details about the existing supportive agencies in Kerala for development of entrepreneurship.

Keyword: Central and State Government agencies, Development, Entrepreneurship, Entrepreneurship Development Programme, Training, Women Entrepreneurs

Introduction

Entrepreneurship is the key to economic growth of a country. Development of entrepreneurship leads to rapid industrialization which is much needed in a state like

Kerala where the educated unemployment is in severe form. Unemployment is always a serious problem in Kerala, though an accurate estimate is difficult to obtain. From the decade of 1970s onwards, there has been an increase in the labour supply particularly due to the increase in the number of women seeking employment. Though the supply of work seekers increased, the demand for them did not increase, which resulted in rapid rise in unemployment in Kerala. As the cost of living in Kerala, unlike many other states, is very high, youths prefer jobs, which ensure high wage. Therefore large number of unemployed persons are migrating abroad especially to Gulf countries. Even though unemployment is severe, the people are not ready to take to entrepreneurship. It can be rightly said that the people of Kerala are not entrepreneurial friendly. Even the family members won't support one turning towards business. When the men do not receive any support from family for becoming entrepreneurs we can imagine the situation of a woman. In Kerala about 45 lakh of youth have been registered with employment exchange and half of them are women. So the huge human resources of our state are being wasted without their proper utilization. And if women is empowered a society with stability is assured. Empowering women is the best way to eradicate poverty. Traditionally it was believed that entrepreneurs are born i.e. it is an innate trait which one inherits through birth. But now it is an accepted fact that exclusive training based interventions is beneficial to identify, develop, nurture, and sustain entrepreneurial talent for the industrial development of our state. The realization that women can make substantial contributions to the economy has led social scientists, policy makers and administrators to devise ways and means of developing planned entrepreneurship with particular emphasis on women. In Kerala many central government

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and state government departments are working for the development of women entrepreneurship.

Literature Review

A review of the available literature on women entrepreneurship development training programmes is presented herein below.

M. Botha, G.H. Nieman and J.J. Van Vuuren (2006), in their treatise titled 'Evaluating the Women Entrepreneurship Training Programme; A South African Study', state that lack of training and education noticed in South African entrepreneurs act as severe barrier, particularly for the weaker segments such as women. So the paper intends to introduce and evaluate the Women Entrepreneurship Programme (WEP) as a training intervention. The WEP was evaluated by measuring the skills transfer that took place and whether the participant's business performances increased after the intervention. The sample consists of 180 women entrepreneurs, where 116 respondents form the experimental group and 64 respondents, the control group. Factor analysis is executed to confirm the validity and reliability of the measuring instruments used. The paper statistically proves that the WEP is not only effective in providing skills to women entrepreneurs and improving their business performance indicators but also in encouraging potential women entrepreneurs to start their own businesses and helping the established entrepreneurs to start multiple businesses.

Blossom Christina Roque and V. Ramanujam (2011) in their article, 'Omani Women Entrepreneurship and SME's in Oman –Challenges and Opportunities', state that the women entrepreneurs of Oman have many problems to overcome in establishing their businesses. Some of these are common to all entrepreneurs and some are specific to women. Women now have greater access to the various spheres of life, be it political, educational or economic. Training and entrepreneurial development programmes will help to provide abilities such as skills for SME development, financial management, marketing, personal interaction, human resources promotion and other important business and life requirements. In this regard a well - designed training and study curriculum would be a good tool to cater to the needs of all entrepreneurs and

provide easy access for all those people who would like to take advantage of it. Promotion programmes should reach the women playing dual roles - domestic duties as well as entrepreneurialism.

G.S. Pranjyothi and T.M. Sujatha (1991) in an article 'Entrepreneurship Development among Rural Women', talked about the various activities done by women and about various rural development programmes initiated by the government and many other agencies of Karnataka. In recent past, considerable success has been achieved in developing the human capital resource through one such organisation that is TECSOK, Technical Consultancy Services Organization of Karnataka. It had organized stimulatory and supportive activities to bring women outside home and to motivate them to be entrepreneurs. The training course content was designed to cover the various activities connected to reeling aspect which is included different stages from the purchase of raw materials to the sale of finished silk at silk exchange. All the sessions were dealt with practical training. During practical training, groups were formed with team leaders to see that all the participants get equal experience rotation wise. After training, a thorough and regular follow up extended by the TECSOK, helped in obtaining financial assistance for a few projects.

Tara. S. Nair (1996) in her work titled, 'Entrepreneurship Training for Women in the Indian Rural Sector; A Review of Approaches and Strategies', found that initiatives in terms of increasing both intellectual and physical resources directed to the cause of research and action in the field women's development were largely policy induced and devoid of any clear focus or strategy. The author suggests that any intervention strategy with the professed objective of reaching out to women be it in the realm of creation of awareness, skill training or accessing financial resources has to recognize the strategic needs of rural women such as availability of drinking water in the vicinity, child care facilities, and easy access to health and education centers. The training programmes should take into account the opportunity structure existing in the society {cooperative (equal sharing of household work and development benefits by men and women) conflicts} and its effect on women's skill acquisition and specialization. It has been observed that the formal system, with its highly standardized approach and bureaucratic machinery has not been able to appreciate the extra-economic dimensions of women's development. Another

suggestion is to follow the group approach both for income generation and awareness creation. The author advocates for the integration of gender as a critical parameter in the policies and programmes devised in the government as well as non- government sectors.

S.K. Dhameja (2004) in his study tries to find out the entrepreneurial performance and problems of women in business in north-western India. 175 women entrepreneurs who had established their enterprises during the time frame of 1982 to 1996 and were employing 5 or more in their respective enterprises were interviewed personally. The study has spotted some of the peculiar problems of women entrepreneurs, which need to be addressed by the responsible agencies in the right earnest. Some of the sample respondents are of the opinion that training centers should provide training to prospective women entrepreneurs, free of cost and Entrepreneurship Development Programmes (EDPs) should be more practice - oriented. Inculcation of self-confidence amongst women that they can also run a business should be one of the prime objectives of these programmes.

Kiranjot Sidhu and Sukjeet Kaur (2006) in their study projects the crucial role entrepreneurial training can play in making the ventures initiated by these self - motivated women self - sustaining. The study identifies the concern areas of these women who are in business and proposes what kind of entrepreneurial training will be ideal. Entrepreneurship is recommended as the only solution to the growing unemployment among the rural youth. This is more beneficial for women in rural areas as it will enable them to add to the family income while sparing them time to attend to their farm, home and livestock centered tasks. Rural women possess abundant resources to take up an enterprise. They have the benefit of easy availability of farm and livestock based raw material. Hence they can effectively undertake both production and processing oriented enterprises. What they need is awareness, motivation, technical skill and support from family government and other agencies. With the proper backing of these factors they can strengthen their capacities thereby making substantial contributions to the family income and national productivity.

N. Rajani (2008) in her article, "Management Training Needs of Women Entrepreneurs", an attempt has been made to examine the quality of micro enterprise management by women in the socio-cultural milieu

and to project the management training needs of women entrepreneurs. Entrepreneurial talents and capabilities are latent in all communities but their translation to innovative action depends on appropriate stimuli and environment and these stimuli can be generated through proper training. Training women for entrepreneurial and managerial capabilities should be conceived as one of the most important factors for accelerating growth. Efforts are being made along these lines; however they are effective to bring about changes quantitatively, not qualitatively. Hence appropriate training and interventions are needed to bring about qualitative changes in the situation. It is a welcome sign that realizing the need for training, governmental agencies have started introducing several programmes. What women need for enterprise management are training, finance, co-operation and encouragement in the sphere of activities, at all levels - home, the society and the government.

Dr. K.S Chandrasekar and Juby. R (2010) in their article "Enterprise Development and Sustainability- Need for Entrepreneurship Education for Women" throw light on the need to incorporate women entrepreneurship in the curriculum in schools and colleges, with the main objective of achieving enterprise development and its sustainability in Kerala. This is essential in the present scenario to boost Indian economy into vanguard of world economy. A large number of women have entered the field of entrepreneurial ventures. But the vast majority of them are petty traders, beauty parlour owners and home level manufacturers of pickles, papads and the like. Only a few have entered the non-traditional areas such as engineering, retailing and exports. The present educational system has not been able to promote independent thinking, creativity, a spirit of innovation and motivation for setting a challenging and achievable goal. The article gives certain product - oriented suggestions for fostering women entrepreneurship. The article lays particular stress on the fact that the concept of entrepreneurship must reach each and every corner of the country and enlighten the confidence of the entrepreneur.

The review of literature reveals that the need and importance of EDPs are well recognized in all parts of the world. But there are differences in the approaches and strategy. The present paper attempts to understand the functioning / limitations of the Government initiated EDPs in Kerala. Some recommendations are also made for the development of the training programmes.

What is EDP?

EDPs are designed with the aim of encouraging self employment. It imparts training and motivates potential and existing entrepreneurs to start new business or diversify and expand the existing one. It is a systematic and an organized development of a person to an entrepreneur. It helps in employment and wealth creation among educated unemployed youth. In these days entrepreneurship development programmes are treated as an important tool of industrialization and a solution of unemployment problem in our country.

Phases of EDP

An EDP has three phases viz., a) Pre-training phase - includes activities and preparations required to launch the training programme. b) Training phase - tries to bring desirable change in the behaviour of trainees and c) the Post-training phase - involves assessment to judge how far the objectives of the programmes have been achieved.

Methodology

The study is based on a field survey of 50 women entrepreneurs who had attended Entrepreneurship development programmes conducted by government agencies and from the personal experience of the author while conducting programmes. Data were collected through direct interview.

Industrial Promotion Agencies

Industrial promotion agencies can be defined as agencies formed and reared mainly by any government –local, state or /and central for the initiation, promotion and development of industrial enterprises-small scale, medium scale and large scale with the ultimate objective of industrialization. Industrial promotion agencies are the pillars of any nation. They may be described as the nation builders in the sense that the future of a nation rests with the degree of industrialization taken place in that nation. “Industrialize or perish” is the order of the day. The economic development of a country is in direct proportion to the degree of industrial growth it has achieved. Industrialization often has been regarded as synonymous with development. Industrialization of a nation can be boosted only with the influence of industrial

promotion agencies. We will go through the major ones providing EDP training in Kerala.

Sources of Assistance for Women Entrepreneurs in Kerala

The Government of Kerala assists the industrial units by providing financial assistance, infrastructural facilities and training /consultancy services. A network of organisations like, Kerala State Women’s Development Corporation (KSWDC), Kerala Financial Corporation (KFC), Small Industries Development Bank of India (SIDBI), Kerala State Industrial Development Corporation (KSIDC), Kerala Industrial Infrastructure Corporation (KINFRA), Directorate of Industries and Commerce (DIC), MSME Development Institute (MSME - DI), Kerala Industrial and Technical Consultancy Organisation (KITCO), Kerala Bureau of Industrial Promotion (K-BIP), Centre for Management Development (CMD) , National Small Industries Corporation (NSIC), National Bank For agricultural and Rural Development(NABARD), Khadi and Village Industries Commission (KVIC), Khadi and Village Industries Board(KVIB), SC/ST corporation etc, also provide special assistance to women entrepreneurs in Kerala for identification, selection, training ,consultancy and marketing, apart from term loan facilities on concessional terms.

Training and Development

Today a number of government and non-government agencies providing supportive setup for entrepreneurship exist and are growing all over the world. With a firm belief that entrepreneurs are born but can also be trained, a plethora of institutions within India cater to the needs of women. There are two components to the training and support extended by these agencies; those that exert personality related and attitudinal influences and those that train them in managing business in the long run. Counseling women to make them more assertive, building confidence, motivation upgrading, decision making, changing value orientations and encouraging opportunity seeking behaviour is required. Inputs for financial, technical and managerial training and exposure in functional areas such as marketing, negotiating skills, time and quality management, and problem solving skills are needed. Training modules should be need based and must be oriented towards making women self reliant. Support should be reduced in stages and withdrawn, when

sustainable capacity is built up. More pertinently, the educational system, from an early stage, should encourage attitudinal and cultural changes in society and inculcate greater degree of autonomy, equality and empowerment of women. Self-employment and self-reliance of women through entrepreneurship has immense potential as vehicles of change and transformation of society and economy.

District Industries Centers

Industry department of the state has been arranging general/women entrepreneurship development programmes and skill development programmes through DIC's in association with Centre for Management Development, Kerala Financial Corporation, Industrial Development Bank of India periodically. The objective of EDP's are to identify persons with entrepreneurial quality to motivate them and to train them through a structured training course so as to enable them to set up their tiny and small scale industrial ventures with the assistance available from different agencies. The basic objective of imparting training in management subject is to improve the productivity and profitability of the existing entrepreneurs and developing new enterprises. The courses under this programme are designed and conducted keeping in view the local conditions and needs of the target groups which includes industrial management, specialized management, and techno managerial subjects. The basic objective of skill development and in-plant training programmes is to provide training to skilled workers engaged in the small scale industries and to equip them with better and improved technologies of production. Stationery and course material are provided free of cost in the case of in-plant training, EDP as well as job oriented training. SC/ST candidates are paid stipend.

Kerala State Women's Development Corporation (KSWDC)

KSWDC established production - cum - training centers with financial assistance under the NORAD scheme of the women and child development department of the Government of India. The aim of the programme is to provide vocational training to socially and economically backward women in the state and thus enhance their employment opportunities. After training, as a second phase, the beneficiaries are grouped together to form co-operative societies to start production centers.

Khadi and Village Industries Commission

Khadi and Village Industries Commission (KVIC) is conducting multi-disciplinary, stipendiary and non-stipendiary training programmes in short term durations for prospective entrepreneurs including women.

Kerala State Electronics Development Corporation Limited

The Kerala State Electronics Development Corporation Limited (KELTRON) offers the following training programmes for the development of small scale sector in Kerala.

1. Keltron is conducting O level and other courses related to information technology for the rural women under NORAD scheme by giving stipend of Rs.250/- per month. This course is conducted at Keltron Equipment complex, Karakulam.
2. Keltron provides in-plant-training facilities to students who are undergoing professional courses in engineering colleges, polytechnic and industrial training institute.

Infrastructure

States provide infrastructural facilities to the SSI's. The efforts of the state governments are being supplemented through a plan scheme called 'Integrated Infrastructure Development (IID)' which is being operated since 1994 for the creation of infrastructural facilities to set up small scale units in the rural/ backward areas of the country. In order to give further boost to rural industrialization to benefit rural artisans and the unemployed youth and to reduce rural urban disparities, a national programme for rural industrialization (NPRI) has been initiated by the central govt. with a mission to set up 100 rural clusters every year for the next five years.

Women Entrepreneurs Development Cell (WEDC)

The Ministry of Micro Small and Medium Enterprises (MSME) and all District Industries Centres have constituted a women entrepreneurs development cell as a part of empowering the women industrial sector. The ultimate objective of the setting up of this cell is to

generate motivation and confidence in prospective and existing women entrepreneurs by providing all kinds of information, advice and assistance relating to designing of project, procurement of raw materials, technology, finance and marketing by involving governmental and nongovernmental organisation, financial institution and other development agencies.

Activities

- Conducting motivation campaigns in collaboration with educational institutions, developmental agencies and NGOs etc.
- Conducting general/ product-cum-process oriented EDP/MDP for women.
- Preparation of project report as per the requirement of financial institutions.
- Assisting women entrepreneurs in getting land, shed and other facilities required to start the enterprise especially in industrial estates.
- Assisting them in getting clearances and licenses from concerned statutory bodies.
- Helping them in getting financial assistance.
- Providing technical guidance.
- Making available scarce raw material.
- Providing marketing information and assistance.
- Monthly/ quarterly Meeting with trained women to assess their present position to take stock of the problems/impediments and to find possible solutions to it.
- Providing escort services to the entrepreneurs by accompanying them to banks, financial institutions, DIC etc.
- Collaboration and dissemination of latest information/ policy matters relating to women industrial sector.
- Making suggestions/ recommendations to the Ministry, Government of Kerala to modify policies and programmes of enterprises and supporting institutions to improve women industrial environment.
- Other routine activities like providing technical/ Managerial Consultancy/Counseling services, networking among DICs, Financial Institutions, GOs and NGOs. Etc.

Prime Ministers Employment Generation Programme (PMEGP)

The Government of India introduced a new credit linked subsidy programme called PMEGP from 2008-09 by merging the two schemes viz. PMRY and REGP, which were in operation till 31.3.2008. The Khadi and Village Industries Commission (KVIC) was approved as the nodal agency for implementation of the scheme at the national level whereas the state KVIC directorates, State Khadi and Village Industries Boards (KVIBs) and district industries centers (DICs) and banks will function at the state level. During 2008-09 in Kerala, a target of 708 units was allocated to district industries centers. The selected beneficiaries will have to undergo two weeks mandatory training before the disbursement of the loan. 108 persons got trained under this programme during 2008-09.

Kerala Institute of Entrepreneurship Development (KIED)

KIED is a premier institute promoted by Govt. of Kerala and Govt. of India for promotional development of entrepreneurial activities in the state. The mission of KIED is to develop the spirit of entrepreneurship among the people through entrepreneurial awareness campaign, seminars, workshops, research etc. leading to more and more self employment their by developing the people of Kerala as an enterprising Society.

Findings

The creation of all the external facilities is not a sufficient condition for the promotion of entrepreneurship. Equally important are the qualities of the individual who responds to the external opportunities. Most of the qualities of the individual can be improved through training programmes. Also social and organisational factors help people to perceive the opportunities and learn to respond to them. The pioneering institutions in Kerala are promoting and developing women entrepreneurs, but the number of women learners turning into entrepreneurs is very low.

An analysis of the type of training attended by women entrepreneurs has revealed that a significant percentage of them (36.08 percent) have attended PMRY training. The reason for most of the respondents attending PMRY/ PMEGP training was that the selected beneficiaries

under the PMRY scheme will have to undergo two weeks mandatory training before the disbursement of the loan. From this, we can understand the fact that most of the respondents are attending training not to develop their entrepreneurial skill but only for availing the loan facility. And for getting a loan sanctioned from banks for entrepreneurial activity, a certificate of having undergone EDP training is indispensable.

In 2008 the Government of India merged the two schemes PMRY and REGP to form a new credit linked subsidy programme called PMEGP. It is also noticed that only 26.8 percent of the women entrepreneurs have attended EDP training, which are of utmost importance for a successful entrepreneur. Skill upgradation and vocational training was attended by 20.10 percent and 17.01 percent respondents respectively. Lack of awareness about the programme or the benefits about the programme or their ignorance about its significance is a prominent reason for not attending such training programmes by the respondents.

It was seen from the study that even though 64.66 percent of the respondents had attended some sort of training, an analysis of its impact revealed that the training programme conducted by the promotional agencies for the women entrepreneurs was not at all effective. Most of the trainees did not utilize the knowledge received through the training as they did not start any business enterprise. Though a number of EDP agencies are engaged in imparting training to the prospective and aspiring entrepreneurs, it appears that sincere effort is not being made to ensure that the objective of EDPs is fulfilled. In the absence of any specific evaluation of these programmes it is difficult to quantify their outcome. In simple words, there is a need to have a retrospective look into how many participants have actually started their own enterprises after completing the training. This calls for an evaluation of EDPs. Most of the respondents in this study have stated that the procedure adopted for the selection of the participants should be based on the potential of the participants. In spite of the spurt in EDP activity, it is observed that by and large these efforts have been confined to certain areas, and the approach, in general, has been somewhat haphazard. The programmes conducted by the various agencies vary in duration, selection procedure, course content, etc. The selection procedures generally adopted are screening of applications and personal interviews. Another feature of these programmes is that motivational training is not

given with desirable emphasis and the follow - up of the trainees is not adequate.

Though women have taken keen interest in the EDPs, it has been observed that many female candidates even after completing the EDP successfully failed to start their own ventures for the following reasons.

1. Lack of adequate follow up support from these institutions.
2. Lack of coordination between the executives of promotional agencies and women entrepreneurs.
3. Poor improvement in technical skill.
4. Poor infrastructural facilities
5. Heavy burden of documentation and formalities
6. Arbitrary changes in the administration of laws by the government.
7. Unnecessary intervening of politicians and administration.
8. Social environment is not conducive to the development of women entrepreneurs.
9. Narrow mindedness of the women.

Even though news is given in leading news papers about the training programmes, it is really difficult to get participants for the training programme. There are some people who are interested but as they are working they cannot attend the training programme. Many of them needs certificate without attending training programme. They are not realizing the fact that they cannot do anything with a certificate rather than getting loan. Now also people are not realizing the importance of training in business. In Kerala about thousands of firms are being established every year but most of them are turning sick in the first year of inception itself. The main problem behind this is the lack of adequate training programmes.

Recommendations for Invigorating the Training Programmes

- Training women for entrepreneurial and managerial activities in industry should be conceived as one of the most important factors for accelerating economic growth. While imparting training it should be borne in mind that the fundamental factors of industrial management science are the same for all, be they men or women. The only dimension of change is the human dimension, instead of the man it is the

women. Women should be taught how to overcome the attitudinal, environmental, institutional and financial constraints with confidence and competence. Specialized training and special efforts should be made to adjust the imparting the management training to women, taking into account their emotional and biological constitution and dual responsibility of managing the home and the enterprise.

- The researcher attended four training programmes conducted for the women entrepreneurs. Evaluation of EDPs has revealed that those who have business experience, education and skills are proving successful entrepreneurs. This source should be tapped first and then go to another stratum to cover entrepreneurs from the non-traditional class i.e. without business and industrial experience, but having the potential of becoming successful entrepreneurs. A proper course content of EDP has to be developed to meet the specific requirements of each of these three strata of entrepreneurs in proper balance, without sacrificing the efficiency criteria. Proper balance in evolving different training programmes for different strata of entrepreneurs has to be struck. Since a significant fraction of women entrepreneurs have not had adequate training, their efforts either peters out with the drying up of their limited capital, or they continue their existence at a barely breakeven level.
- Only those who are seriously interested in setting up their own ventures should be allowed to join EDPs. The women, whose family already own industrial venture and want to join EDPs to take advantage of the concessions granted to women entrepreneurs, should be discouraged.
- Entrepreneurs have to deal with many problems. Training component should include skill formation knowledge on different technologies, handling of better equipments, legal aspects of running a business, preparation of feasibility reports, better marketing and communications. Though there are some concessions given to women entrepreneurs, some additional concessions are warranted. As the women generally do not own any property, the conditions of collateral security should be waived. The rate of interest should be further reduced for women entrepreneurs. A large number of women entrepreneurs have complained that there is a heavy burden of documentation and formalities to obtain the loans. This discourages them. Therefore, formalities should be

reduced and assistance should be provided to female candidates for completing documentation.

- The structure and content of EDPs, taking into account the regional variations, need to be streamlined. The venue of the programme should be such that more and more women come to participate in it. The programme should have a practical content and needs a lot of inter – institutional organisational arrangement to make it a success. Some of the agencies like KITCO have, at their base, the inter-institutional cooperation or an institution such as EDI, Ahmadabad. Food Corporation of India, which besides conducting the programme also arranges for finance and other inputs for the entrepreneurs. The EDPs conducted in isolation would dissipate resources and talents. The issue, therefore, for effective functioning of EDPs is to have a financial agency strongly backing up efforts of the entrepreneurial development. Who should conduct an EDP is an important issue.
- Training in entrepreneurial attitudes should start at the high school level through well designed courses, which build confidence through behavioural games. Involvement of non-governmental organisations in women entrepreneurial training programmes and counseling. Vocational training to be extended to women community that enables them to understand the production process and production management.
- There are various institutions, which are conducting training programmes for women entrepreneurs. But most of these training programmes are superficial in nature because no detailed subjective information is being provided in these programmes. These programmes should be reviewed and revised and specifically correlated with the training, promotion and development of women entrepreneurship. The training programmes should target the needs of the groups of trainees. The scheme for introduction of new technologies and up gradation of the enterprise should also be expanded. The scope of specific training programmes for women entrepreneurs should familiarize them with the technical know-how needed for setting up a unit. These programmes should be based on the detailed subjective aspect of entrepreneurship and provide intensive counseling on various aspects of business. In the programmes of training of workers and entrepreneurs, women entrepreneurs should be given importance. Suitable

need based training programmes should be conducted locally and in regional languages might help the cause of professionalism in business and be helpful to remove the non-professional beliefs.

The following points need to be kept in mind while designing the entrepreneurship management training programme.

1. Gender specific training is more essential to suit socio-economic-demographic conditions.
 2. Holistic approach is needed to look at the whole individual in a business perspective in the socio-cultural milieu. The product must fit the need through bottom-up approach.
 3. Some women need tremendous amount of non-technical support also.
 4. Some women need pre-entrepreneurial training first.
 5. Total personal support and awareness is needed.
 6. Training should be provided for developing counseling, stress coping skills, public speaking skills, risk bearing ability.
 7. A well-designed training and study curriculum would be a good tool to cater to the needs of all entrepreneurs and should, preferably, be open access and free for all those people who would like to take advantage of it. There are some successful women entrepreneurs in Kerala; they should be promoted as role models whom other women might like to emulate. This will be a motivating factor for other women to embark upon entrepreneurial career.
 8. A broad - based organisational arrangement for disseminating information, conducting women - oriented programmes by banks and financial institutions, and a better linkage between institutes of entrepreneurship development and self help groups' entrepreneurship association at state level could pave the way for speedy empowerment of women.
- It is observed that women entrepreneur networks are major sources of knowledge about women entrepreneurs and they are increasingly recognized as a valuable tool for the development and promotion of women entrepreneurship. Policy makers must foster the networking of associations and encourage

co-operation and partnerships among national and international networks and assist women entrepreneurial endeavours by women in the economy in every possible way.

Conclusion

A number of entrepreneurship development agencies are encouraged to fulfill the mission of moulding successful entrepreneurs. Though these agencies impart training to the prospective entrepreneurs with all sincerity, many trainees fail to start the venture for one or other reason. Some trainees who start their venture give it up sooner than later. This of course is a matter of great concern and deserves thorough investigation. By conducting a survey among the people who had undergone training through EDP and knowing about their experiences and opinions we may come to a conclusion that the Entrepreneurship Development Programme is not only a training programme, but the training program is one of the element of EDP. So the measuring mechanism for the effectiveness of Entrepreneurship Development Programme lies in where we need to start and where we need to end the EDP. The EDP organizers should start their effective work from the beginning as selection of potential candidate to the end as providing follow-up services and counseling to the candidates for at least 3 to 5 years after the successful completion of Entrepreneurship Development Programme.

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