

Role of Promoting Agencies for Women Entrepreneurship

Development in Karbi Anglong District

4.1 Introduction

In chapter three, the socio-economic conditions of women entrepreneurs of the study area have been discussed and found that such conditions help women to pursue entrepreneurship in the study area. The motivational factors that influence women to become entrepreneurs have also been highlighted in the previous chapter. Government and Non-Government Organisations have a vital role to play in influencing women to take up or participate in entrepreneurial activities. Thus, in the present chapter, the role of Promoting Agencies of both Government and Non-Government Organisations for women entrepreneurship development in Karbi Anglong district is highlighted and discussed in order to achieve the objective of the study.

Entrepreneurship provides one of the best solutions to tackle with the problems of unemployment and poverty alleviation in the country. And thus, the government of India has been giving importance to the development of entrepreneurship. However, the development of entrepreneurship is plagued by major problems in the north-east region of India, like inadequate flow of credit; use of obsolete technology; machinery and equipment, and inadequate infrastructural

facilities¹. Keeping all these things in mind, a large number of Government and Non-Government Organizations and Financial Institutions come forward for the development of entrepreneurship in the region. Industrialization through entrepreneurship is now considered as one of the most effective means of achieving economic development not only of a State but also of its various regions in a balanced manner.

A country is under-developed mainly because of lack of entrepreneurship. The lack of entrepreneurship results in underutilization of resources leading to low level of industrial output which affects economic progress. Development of the country is ascertained only when all sections of the society are equally developed. Development would be possible, when women involve themselves in the economic process. Entrepreneurship, here, is emerged as an opportunity in gaining economic independence for women. In India, most of the women entrepreneurs are in small and micro enterprises, because it is a prominent alternative to traditional wage employment in the new economy and its role in increasing the pace of economic growth. Therefore, the government of India has adopted various policy and measures to help women entrepreneurs. Yet, there are still some limitations among the women entrepreneurs in accessing those facilities. In this regard, the NGOs emerge as a viable and important medium to support and promote women entrepreneurs. A

¹ Sarkar, Subhrangshu Sekhar; Pandey, Satyendra Kumar (2015) in 'Role of Development Institute for promoting entrepreneurship – A study on CMJSY and PMEGP. Retrieved from <http://www.theglobaljournals.com> [Accessed on 13/10/2015].

number of NGOs in the country are trying to help women entrepreneurs at various levels.²

The major problems faced by the women entrepreneurs in our country are lack of awareness regarding entrepreneurial opportunities, lack of proper training and motivation, financial constraints, and certain operational and marketing problems. To overcome such problems both the central and the state governments have taken up certain measures. Government have set up number of promoting agencies and institutions to assist and help emerging and established entrepreneurs to set up and develop business enterprises. These institutions support entrepreneurs in various aspects such as training, finance, marketing, and also provide awareness especially in the area of financial management through workshops and training programmes.

There are studies which discuss about importance of training programmes and the role of government and promoting agencies in entrepreneurship development. Studies like Pranjyothi, G.S. and Sujatha, T.M. (1991) stated that various activities done by women and various rural development programmes initiated by the government and other agencies of Karnataka. According to the study, considerable success has been achieved in developing the human capital resource through Technical Consultancy Services Organization of Karnataka (TCSOK). It is also mentioned that the TCSOK used to organize stimulatory and supportive activities to bring women outside home and to motivate them to be entrepreneurs. According to the study, the training course content is designed to cover the various activities

² Kumari, Namita (2013), “The Role of NGOs in Promoting Women Entrepreneurship in India”, Ph. D Thesis, University of Trento. Retrieved from <http://www.eprints-phd.biblio.unitn.it/cgi/oni2> [Accessed on 13/10/2015].

connected to different stages and during practical training, groups were formed with team leaders to see that all the participants get equal experience. After training, a thorough and regular follow-up action extended by TCSOK has helped in obtaining financial assistance.³ The study of Roque, Blossom Christina and Ramanujam, V (2011) reveal the problem that women entrepreneurs have to overcome in establishing their businesses; according to them, 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 businesses. It is suggested that designed training and study curriculum would cater to the needs of entrepreneurs and provide easy access for those people who would like to take advantage of it and promotion programmes should reach the women playing dual roles, domestic duties as well as entrepreneurial activities.⁴ ‘The entrepreneurial talents and capabilities are latent in all communities, but their translation to innovative action depends on appropriate stimulation and environment, which can be generated through proper training’; it is clearly mentioned in the study of Rajani, N. (2008). Further, the study suggested that training of women for entrepreneurial and managerial capabilities should be conceived as one of

³ Pranjoythi, G.S. and Sujatha, T.M. (1991), ‘Entrepreneurship Development among Rural Women’ cited in Bose, Vinisha (2013), An Analysis of Women Entrepreneurship Development Programmes in the State of Kerala, *Journal of Entrepreneurship and Management*, Vol. 2, Issue 3, p. 42. Retrieved from <http://www.publishingindia.com> [Accessed on 23/10/2016].

⁴ Roque, Blossom Christina and Ramanujam, V (2011), ‘Omani Women Entrepreneurship and SME’s in Oman: Challenges and Opportunities’, cited in Bose, Vinisha (2013), An Analysis of Women Entrepreneurship Development Programmes in the State of Kerala, *Journal of Entrepreneurship and Management*, Vol. 2, Issue 3, p. 42. Retrieved from <http://www.publishingindia.com> [Accessed on 23/10/2016].

the most important factors for accelerating growth. Thus, appropriate training and interventions are needed to bring favourable environment for women entrepreneurs.⁵

Nair, Tara. S. (1996) in 'Entrepreneurship Training for Women in the Indian Rural Sector: A Review of Approaches and Strategies', suggests that any intervention strategy with the professed objective of reaching out to women be it awareness, skill training and accessing financial resources has to be recognized. The training programmes should take into account the opportunity structure existing in the society like cooperative, equal sharing of household work and development benefits by men and women, conflicts and its effect on women's skill acquisition and specialization. Another suggestion is to follow the group approach both for income generation and awareness creation. And also advocates for the integration of gender as a critical parameter in the policies and programmes designed in the Government and Non-Government sectors.⁶

A number of organisations like the District Industries and Commerce Centres (DICC) and other promoting agencies like Micro Small & Medium Enterprise – Development Institute (MSME-DI), District Rural Development Agency (DRDA), etc. Non-Governmental Organization (NGOs) like Jirsong Asong and other financial institutions are in Karbi Anglong. Then, what types of roles have been played by these organisations and how actively they are involved in promotion of women entrepreneurs in Karbi Anglong? Such issues are being discussed in this chapter. Hence, the objective of the chapter is *to find out women entrepreneurship promoting*

⁵ Rajani, N. (2008), "Management Training Needs of Women Entrepreneurs", *Anthropologist*, Vol. 10, No. 4, pp. 277-281. Retrieved from <http://www.publishingindia.com> [Accessed on 23/10/2016].

⁶ Nair, Tara. S. (1996) in 'Entrepreneurship Training for Women in the Indian Rural Sector; A Review of Approaches and Strategies', *Journal of Entrepreneurship*, Vol. 5, No. 1, March pp. 65-94.

agencies in Karbi Anglong and to assess their nature of support system and the working hypothesis which has been developed to test is the women entrepreneurship promoting agencies in Karbi Anglong district are not providing adequate support to women for pursuing and continuing entrepreneurship.

4.2 Role of Various Promoting Agencies in Entrepreneurship Development

In India, there are a number of institutions established for the development of women entrepreneurship. These intuitions are National Institute for Entrepreneurship and Small Business Development (NIESBUD), Entrepreneurship Development Institute of India (EDII), National Bank for Agriculture and Rural Development (NABARD), and World Assembly of Small and Medium Entrepreneur (WASME), District Financial Institutions (DFI) in general and Small Industries Development Bank of India (SIDBI), etc.⁷ In Karbi Anglong, there are promoting agencies like District Rural Development Agency (DRDA), District Industries and Commerce Centre (DICC), Handloom & Textiles, Micro Small & Medium Enterprise-Development Institute (MSME-DI) and financial institutions like State Bank of India (SBI), Central Bank of India (CBI), Canara Bank, Bank of India, Axis Bank, Industrial Development Bank of India (IDBI), Apex Bank, Langpi Dehangi Rural Bank (LDRB), Industrial Credit and Investment Corporation of India (ICICI) Bank Ltd. and HDFC Bank Ltd. etc. However, for the study, the select entrepreneurship promoting agencies which have been considered are DICC, Diphu, MSME (DI), DRDA, Office of the Joint Director, Handloom Textile (hills), Jirsong Asong (NGO),

⁷ Laxmi B. Parab R. L. Hyderabad (2014), “State and Institutional Support for Women Entrepreneurship Development: A study of Dharwad District in Karnataka State”, *Pacific Business Review International*, Volume 7, Issue 2, pp. 56-57.

State Bank of India (SBI), Diphu Branch and Langpi Dehangi Rural Bank (LDRB) which is the only rural bank that has operation in the hill district of Assam.

4.2.1 Commercial and Development Banks

Banks play an active role in the economic development of a country. Banks help to achieve the objectives of various programmes proposed by the government. It is accepted that credit is a phenomenon of economic development and the banking system along with entrepreneurship is an agent which play a crucial role in this process⁸. Khanka (1990) in his research study on Small Scale Industries in Kumaun Division of Uttar Pradesh – covering 50 small scale industries set up by the first generation entrepreneurs showed that 54 percent of the entrepreneurs arranged their initial finance by borrowing loans from financial institutions and banks⁹. According to Setty, E. D (2004),¹⁰ entrepreneurs are guided by the banks through the following services:

- Assist entrepreneurs in selection of industry, preparation and evaluation of project reports and conduct market survey.
- Provide both short-term and long-term financing
- Assist to obtain production machinery and equipment
- Assist in the setting up of production and control processes, offer management and technical guidance.

⁸ Maheshwari, S.N. (2004), *Banking Law and Practice*, (Kalyani publisher, New Delhi), p.11

⁹ Khanka, S. (1990), “Financing of Entrepreneurship in a Notified Backward Economy”, *Finance India*, Vol.4, No.1, March, pp. 17-28.

¹⁰ Setty, E. D (2004), *Clinical Approach to Promotion of Entrepreneurship among Women* (New Delhi: Anmol Publications), pp. 60-61.

Therefore, both commercial and development banks play a pivotal role in entrepreneurship development. They not only provide financial assistance but also organise various programmes to encourage entrepreneurial activities in different parts of the country. Commercial banks are the banks which provide short, medium and long term financial assistances. The primary functions of commercial bank are accepting deposits from the public and granting credit to all sectors of the economy after making provisions for reserves as per the RBI regulations. Apart from receiving and lending functions, commercial banks undertake various secondary or incidental functions such as agency services and general utility services.¹¹ The various role of commercial bank for the promotion of women entrepreneurs are:

- Providing suitable Interest rates.
- Providing technological services.
- Providing Banking knowledge.
- Providing market knowledge & networking.
- Providing loan for machine purchase with grace period.
- Providing financial counselling and training.
- Providing appropriate business advisory services and
- Providing appropriate policies, regulations and legal structures that fit women entrepreneurs¹².

¹¹Retrieved from <http://www.importantindia.com/12392/functions-of-commercial-banks-in-india/>
[Accessed on 30/04/2017].

¹² Deepa, S. (2014), "Role of Commercial Banks in Sustainable Development of Women Entrepreneurs in India", *Pacific Business Review International*, Vol. 6, Issue 9, March 2014, Retrieved from [http://www.pbr.co.in/March 2014/8.pdf](http://www.pbr.co.in/March%202014/8.pdf) [Accessed on 09/04/2017].

In India, there are a number of public and private commercial banks like State Bank of India, Canara bank, and Bank of India etc. Among them State Bank of India is considered as the largest nationalised commercial bank in India.

Development banks are specialised monetary institutions. These are the banks which provide only medium and long term financial assistance for development activities¹³. Industrial Development Bank of India (IDBI), Industrial Credit and Investment Corporation of India (ICICI) and etc. are some of the major development bank which play an important role for promotion of entrepreneurial activities. Development banks functions mainly in three principal areas, they are innovative financing, entrepreneurship promotion and entrepreneurial infrastructure development. The development banks seek to achieve the following goals. They are

- Up gradation of technology in existing industries.
- Improvement in productivity by automation
- Greater attention to modernisation and maintenance of assets.
- Attainment of economies of scale.
- Reduction in cost and improvement in quality of products and services by efficient and competent management.
- Greater attention to promotion, creation, expansion, diversification and rehabilitation of entrepreneurship.
- Induction absorption and development of new technology.
- Greater attention to merchant banking and lease financing.

¹³Role of Commercial Banks, Retrieved from <http://www.yourarticlelibrary.com/banking/commercial-banks...role-of-commercial-banks> [Accessed on 30/04/2017].

- Promotion of small and medium scale industries in rural and backward areas for boosting up the generation of employment opportunities.
- Promotion and development of entrepreneurial management.
- Promotion of consultancy services.
- Improving the operational and performance efficiency of development banks operating at central, state and regional level¹⁴.

From the primary data, it is found that SBI Diphu branch and the Langpi Dehangi Rural Bank (LDRB) also perform some functions like conducting training programmes and providing financial assistance to the entrepreneurs to promote entrepreneurship in Karbi Anglong. It is clearly portrayed in Table 4.1.

4.2.2 District Industries & Commercial Centres (DICCC)

District Industries & Commercial Centres (DICCCs) was formed on May 8, 1978 with a view to provide integrated administrative support at the district level for the promotion of small scale industries in rural areas. It was formerly known as District Industries Centre (DIC). DICCC is an institution at the district level which provides all the services and support facilities to the entrepreneurs for setting up small and village industries with the aim of promoting, facilitating and developing industrial growth.¹⁵ The DICCCs are the implementing agencies of various schemes and programmes of the Central State Government and main roles of these centres are to act as a chief coordinator in respect of various government departments and other

¹⁴ Sharma, P.K. (1991), *Development Banks and Entrepreneurship Promotion in India*, (Mittal publication, New Delhi), p.143

¹⁵ Retrieved from <http://www.fullforms.com/DIC/district-industries-centre/22-72> [Accessed on 21/08/2015].

agencies. It ensures that under the various schemes of the government, the prospective entrepreneur would get all required assistance from DICCs at the district level. As on 31st March 1998, there were 422 DICCs covering 431 districts of the country.

The main roles of DICCs are as follows:

- (a) To conduct industrial potential surveys keeping in view the availability of resources in terms of material and human skill, infrastructure, demand for product, etc. To prepare techno-economic surveys and identify product lines and then to provide investment advice to entrepreneurs
- (b) To prepare an action plan to effectively implement the schemes identified
- (c) Information on sources of production machinery and equipment
- (d) To guide entrepreneurs in matters relating to selecting the most appropriate machinery and equipment, sources of its supply and procedure for procuring imported machinery, if needed, assessing requirement for raw materials, etc
- (e) To appraise the worthiness of the various proposals received from entrepreneurs
- (f) To assist entrepreneurs in marketing and export promotion of their products
- (g) To undertake product development work appropriate to small industries
- (h) To conduct artisan training programmes¹⁶.

District Industries and Commerce Centre (DICC), Diphu, Karbi Anglong District, come into existence on February 1982 with a view to provide integrated administration framework at the district for promotion of small scale industries in rural areas. It envisaged as a single window interacting agency at the district level providing services and support to the small entrepreneur under a single roof and has been implementing various entrepreneurship development scheme viz. PMRY, KVIS-

¹⁶ Khanka, S. S (2005), *Entrepreneurial Development* (S. Chand & Company Ltd., New Delhi), pp. 163-164.

MMS, PMEGP, etc. in the district. Various activity-based training and promotional programme in both theoretical and practical type of training and promotional programme is imparted by the DICCC, Diphu. The duration of the training and promotional programme is 20 days activities to industries and services sector and activities related to business is 10 days. DICCC gives publicity of training development programme through in the local newspapers and in the office notice board. And the selection of the entrepreneur is based on the basis of personal interview¹⁷. The type of training programmes and other facilities provided by the DICCC, Diphu are shown in Table 4.1.

4.2.3. District Rural Development Agency (DRDA)

DRDA is an agency created originally to implement the Integrated Rural Development Programme (IRDP). Subsequently, the DRDAs were entrusted with number of programmes of both state and central Governments. DRDA has been the principal organ at the district level to oversee the implementation of different central and state Governments anti-poverty programmes.¹⁸ DRDA was established for effective implementation of anti-poverty programmes in rural areas at the district level. It is an institution that acts as a delivery agency to support and facilitate development process. The Role of DRDA is to plan for effective implementation of anti-poverty programmes, coordinating with other agencies like Government, Non-Government, Technical and Financial for successful programmes implementation.

¹⁷ Hanse, Rahul (2016), "Role of Entrepreneurial Promoting Agencies in Imparting EDP in Karbi Anglong District: A case Study of DICCC Diphu", a dissertation submitted to Department of Commerce, Assam University Diphu Campus, Diphu, Karbi Anglong.

¹⁸ Retrieved from [http://www.en.wikipedia.org/wiki/District_Rural_Development_Agencies_\(India\)](http://www.en.wikipedia.org/wiki/District_Rural_Development_Agencies_(India)), [Accessed on 18/09/2015].

They enable the poor rural community in the decision making process. The primary objectives of DRDA are to:

- (i) Effectively manage the anti-poverty programmes
- (ii) Coordinate effectively with other agencies and line department like Panchayati Raj Institutions, Banks, and other financial institutions, the NGOs and other technical institutions together support and resources required for poverty elimination at the district level.¹⁹

DRDA, Diphu, Karbi Anglong came into effect from 1980. Some of the important programmes presently implemented by the department are – Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Indira Awas Yojana (IAY), National Social Assistance Programmes (NSAP), Backward Region Grant Fund (BRGF) and National Rural Livelihood Mission (NRLM).²⁰

4.2.4 Department of Handloom and Textiles (Hills)

Handloom Industry is one of the oldest and biggest cottage industries in Karbi Anglong and attains a high degree of perfection before the invention of modernized looms to produce fabrics. Nearly 40 percent of the total requirement of fabrics is produced in handloom sector in Karbi Anglong. The Department of Handloom & Textiles in Karbi Anglong was established in 1973 with a view to aware weaving as an employment opportunity and encourages the women to take up the entrepreneurial activity in weaving. In Karbi Anglong, the department of Handloom & Textiles runs

¹⁹ Retrieved from http://www.rd.ap.gov.in/RTI_act/PDF's/DR_RTI_DRDA [Accessed on 18/09/2015].

²⁰ Retrieved from <http://www.karbianglong.co.in/department/drda/findprogress.html> [Accessed on 25/10/2016].

10 numbers of Handloom Training Centre, 7 numbers of Weaving Extension Units, and 2 numbers of Handloom Production Centre.²¹

The main aims and objectives of Handloom & Textiles department of Karbi Anglong are given as under:

- (i) To provide earning sources to weavers making themselves employed and thereby improves their living condition.
- (ii) To upgrade the skill of the poor weavers by intensive training of weaving of modern weaving.
- (iii) To provide improve modern technical knowhow of weaving so as to supply modern improved looms to weavers for more efficiency.
- (iv) To provide facilities for skill up-gradation, raw materials and required infrastructure to individual weavers and Primary Handloom Cooperative Societies for producing diversified as per market demand.
- (v) To increase productivity and earning of Cooperative Societies and Self Help Groups Handloom weavers in providing looms and yarn, etc.
- (vi) Infrastructure facilities for better work environment in the existing inhabitants of the department to create assets.²²

Some of the central government sponsored schemes which are launched in the district for the development of entrepreneurs through weaving are stated below:

- (i) Integrated Handloom Village Development Programme

²¹ *Handloom and Textiles*, A Broacher published by Joint Director, Handloom & Textiles (Hills), Diphu, Karbi Anglong, p. 4.

²² *Profile of Handloom & Textiles*, A write up document of Joint Director, Handloom & Textiles (Hills), Diphu, Karbi Anglong, p. 12.

This scheme is introduced by the government of India to promote the weavers of the rural areas. This project covers the various aspects like supply of looms, yarn, work shed, training to weavers, up-gradation of technology, up-gradation of weaving skill, etc. These schemes aimed to encourage the weavers by setting up a handloom policy by introducing modern machine designs for development of Handloom sector and bring the craft to commercially viable level.

(ii) Project Package Scheme

This is a scheme which the governments provide financial assistance schemes for the development of the weavers. These project package schemes provide 50 percent participation of central government and 50 percent by the state government or implementing agency where the components have 50 percent loan and 50 percent grant-in-aid.

(iii) Rashtriya Sam Vikash Yojna (RSVY)

This project aims at empowering rural women particularly weavers. The project purposes to bring economic empowerment of women through modernisation of the handloom sector. The primary objective of RSVY is to address the problems of the project of high poverty, low growth and poor governance which would remove barriers of growth, and accelerate the entrepreneurial development process. The main objectives of this project are:

- To provide self-employment to poor weavers
- To train how apply appropriate technology to improve the traditional handloom sector of the area
- To make improve managerial and technical skill of the weavers
- To diversify handloom products to meet requirement categories of customers

- To build up team of resource person (s) and trainers who can constantly guide the weavers
- To transfer handloom designing technology to the actual field situation for demonstration effect
- To provide common facilities for the benefit of the weavers
- To provide research centre for supply of combination and attractive designs
- To establish backward and forward linkages for the handloom weavers
- To create marketing system for handloom products

(iv) Deen Dayal Hathkargha Protashan Yojona

This scheme is one of the most important schemes provided by the department to encourage the potential women entrepreneurs in the district. This scheme provides training and awareness about the latest technology and market trends. Training provides the women with latest design and handloom technology to make them fit to compete their products with the latest market and challenges. Under this scheme, the main objectives are:

- To provide training programme for semi skilled weavers to upgrade their skill
- To provide necessary support in an integrated and comprehensive manner, upgrade the skill and knowledge of weaver along with basic inputs for production, development and diversification of weavers
- To provide modified looms to the weavers so as to enable production diversification to suit the export market.

(v) Health Insurance Scheme

The government of India introduced a new scheme for the handloom weavers in collaboration with different financial institutions like ICICI and Lend Lease General

Insurance Company. The scheme covers not only for the weavers but also for their family members. This scheme has been introduced by the government to encourage more weavers and also to take up weaving as career opportunities. Through this scheme, the government aims to provide insurance benefit to the weavers so that the weavers may feel a sense of security from their weaving career.

(vi) Bunkar Bima Yojana

Every individual in the world are uncertain. And thus, the government of India has introduced a special contribution insurance scheme called *Bunkar Bima Yojana* for the handloom weavers in case of natural and, or accidental death. This scheme aims to encourage women to take up weaving as their entrepreneurial activity without any fear of uncertainty for the future.

(vii) Work Shed cum Housing

This project aims at providing work shed cum housing to the weavers. Most of the weavers in the district are from poor background, and lack proper shed for their looms and for this reason most of them have to weave at the open place. Consequently, they cannot continue their work either under the heat of sun and as well as in rainy season and sometimes unseasonably sudden rain spoils their cloths as there is no work shed above their looms. For this reason, the government has taken up the necessary steps to provide infrastructure and good working condition to improved working hours and better environment for the women. The main objective of this scheme is to run looms of the weavers without stoppage in the rainy season and under the heat of sun thereby increase production and the earning of the weavers. By

providing this facility, the women are able to work long working hours and also as per their convenient time.²³

4.5.4 Micro, Small and Medium Enterprises - Development Institute (MSME-DI)

MSME-DI is formed with the view to promote and develop Micro, Small and Medium Enterprises in the state. The function and assistance rendered by this institution are as follows:

- Consultancy to prospective and existing entrepreneurs
- Common workshop facilities
- Information on projects and marketing
- Modernisation and technology up-gradation.
- Training programmes for entrepreneurship and management skills
- Training programmes on export management and packaging for export
- Fee reimbursement for ISO-9001:2000(QMS) certification

For the promotion and development of MSMEs, the institute performs key activities which can be analysed as:

(i) Human Resource Development

To build up entrepreneurial and managerial skills, Human Resource Development organises various types of training programmes, they are:

- Entrepreneurship development programmes
- Entrepreneurship skill development programme on various trade and products

²³ *Handloom* (2011), A Broacher published by Joint Director, Handloom & Textiles (Hills), Diphu, Karbi Anglong, pp. 15-21.

- Management development programmes on industrial development, working capital management, etc
- Computer training on both software and hardware
- Training on computer aided design & computer aided manufacturing

(ii) Marketing Support

- Provide marketing assistance to small entrepreneurs through the single point registration scheme
- Provide marketing support to small entrepreneurs through sub-contract exchange
- Provide marketing assistance by organising vendor development programmes and buyers-sellers meet of micro, small, medium and large units.²⁴

4.2.5 Non-Government Organisation (NGO) – Jirsong Asong

The term "non-governmental organization" was first coined in 1945, when the United Nations (UN) was created. Later the term became used more widely. According to the UN, any kind of private organization that is independent from government control can be termed an "NGO", provided it is not-for-profit.²⁵ Thus, an NGO is a not-for-profit organization that is independent from states and international governmental organizations. NGOs perform a variety of service and humanitarian functions, bring citizen concerns to Governments, advocate and monitor policies and

²⁴ *MSME-DI* (2012), A Broacher published by Micro Small Medium Enterprise – Development Institute, Diphu, Karbi Anglong, pp. 2-6.

²⁵ Retrieved from http://www.en.wikipedia.org/wiki/Non-governmental_organization [Accessed on 30/04/2017].

encourage political participation through provision of information. India has seen the rise of NGO's since the last decades.²⁶ In 2009, India is estimated to have around two million NGOs.²⁷

The role of NGO's in entrepreneurship development can be seen from the following three major aspects:

Stimulation: by conducting EDP and other training programmes for the target people with an objective to stimulate enterprising attitude among women and prospective entrepreneurs.

Counselling: Providing counselling and consultancy services to the needy ones how to prepare a project, feasibility report, purchase of plant, machinery, and so on.

Assistance: Assisting the target group in marketing their products and securing finance from financial institutions.²⁸

In India, there are several NGOs that are contributing to entrepreneurship development. Some of the major NGOs are like the National Alliance of Young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies (XISS), Association of Women Entrepreneurs of Karnataka (AWAKE), and Rural Development and Self-Employment Training Institute (RUDSETIs) based in Karnataka.²⁹

In Karbi Anglong district, Jirsong Asong is one of the leading NGOs which has been providing support to women entrepreneur. Jirsong Asong is a voluntary Organisation (NGO) registered under the Societies Registration Act 1860. It was

²⁶ Retrieved from <http://www.easternmirrornagaland.com> > eCorner [Accessed on 30/04/2017].

²⁷ Retrieved from http://www.en.wikipedia.org/wiki/Non-governmental_organization [Accessed on 30/04/2017].

²⁸ Retrieved from <http://www.easternmirrornagaland.com> > eCorner [Accessed on 30/04/2017].

²⁹ Retrieved from <http://www.easternmirrornagaland.com> > eCorner [Accessed on 30/04/2017].

established in the year 1985 at Diphu in Karbi Anglong district.³⁰ The Jirsong Asong initiate, plans, formulates, implements, monitors and evaluates various projects and programmes. The intervention of Jirsong Asong are mainly categorised under Education, Health, Women Empowerment, Youth Development, Income Generation activities, Peace Building, Disaster Management, Organic Farming, Sustainable Rural Development Activities, Relief activities and Promotion of Cultural and Linguistic Heritage.

To empower women, Jirsong Asong had taken the initiative to form Self-Help Groups (SHGs) and encourage women to take up entrepreneurial activities to bring about economic emancipation. Women are given leadership training and exposure programmes. Self-Help Groups (SHGs) are linked with government agencies and departments. Some of the activities taken up for entrepreneurship development are training programmes on soap and candle making, pisciculture, sericulture and livestock management. It has set up a rubber growers association and also taken up horticulture development programme with the assistance of National Bank for Agriculture Rural Development (NABARD) and is networking with government for providing finances, marketing facilities, purchase of agricultural implements, pumps etc. for the rural people.³¹ Objectives of Jirsong Asong can be pointed out as –

- To promote and sustain mass campaigns to eradicate ignorance/poverty in the less privileged society through awareness building, motivation, training, empowerment and local organisations.
- To impart training to the animators to integrate, mobilize and develop human resources.

³⁰ *Glimpses of Jirsong Asong*, A Magazine published by Jirsong Asong, Diphu, Karbi Anglong, p. 12.

³¹ *Jirsong Asong*, A Broacher published by Jirsong Asong, Diphu, Karbi Anglong, pp. 1-8.

- Generating employment opportunities through vocational skills and training to empower the unemployed youth economically and socially.
- Capacity building for grass root level workers at different areas of activities.
- To promote sustainable development of constructive family growth and meaningful community life with a holistic approach through a Livelihood Support, income Generation, Skill Development, Human Resource Development, Natural Resource Management etc. to live in peace and harmony with nature.
- To collaborate with the Central and State Governments and other secular organisation to promote development of humanitarian activities.
- To initiate and undertake research, field study and documentation for better planning, monitoring and evaluation of the ongoing development activities for assessing the sustainability of different projects.

4.6 Type of Support to Women Entrepreneurs by Entrepreneurship Promoting Agencies in Karbi Anglong

In this section, the data collected through the structured schedule from the selected government officials of entrepreneurship promoting agencies have been analysed and interpreted; it is done to know the role of various entrepreneurship promoting agencies for the development of women entrepreneurs in the study area. The findings are presented in the form of tables and diagram. Primary data has been collected from 6 (six) government departments, namely, District Industries & Commercial Centre (DICC), District Rural Development Agency (DRDA), Micro, Small & Medium Enterprises – Development Institute (MSME-DI), Department of Handloom & Textile, State Bank of India (SBI), Langpi Dehangi Rural Bank

(LDRB), and from 1(One) Non-Governmental Organisation (NGO) of the district, namely, Jirsong Asong. The head of the office from each of the entrepreneurship promoting agencies were respondents. Secondary data has been collected from brochures, leaflet, provided by various government departments of entrepreneurship promoting agencies and also from book journals, and websites.

4.6.1 Types of Support System

Table 4.1: Types of support to women entrepreneurs by the entrepreneurship promoting agencies – At a Glance

Type of Support	Name of the Promoting Agencies						
	DRDA*	DICC Diphu	MSME-DI	Handloom & Textile	LDRB	SBI	Jirsong Asong
a) Financial Assistance	X	X	X	X	√	√	√
b) EDP (Trainings and Awareness Programmes)	X	√	√	√	√	√	√
c) Marketing Assistance	√	√	√	√	X	X	√
d) Others (supply of raw materials, infrastructure, consultancy, networking, etc)	√	√	√	√	X	X	√

Source: Field Study

Note: X= no support, √= support is given.

Note: *DRDA has started providing financial assistance to women entrepreneurs only after 2013, since the period of the present study is 2008-2009 to 2011-2012, the information of financial assistance is not shown in the table.

Government and non-government agencies provide support to entrepreneurship with a firm belief that entrepreneurs can be trained. Training, awareness and development programmes makes women more assertive, build

confidence, motivation, upgrading, decision making, etc. Inputs for financial, technical and managerial skills, marketing, and problem solving skills are needed.³²

Based on table 4.1, table 4.2 is derived to show the percentage of promoting agencies' support systems to women entrepreneurs of the study area.

Table 4.2: Combination of supports provided by promoting agencies to boost women entrepreneur.

Type of Support	Names of Promoting Agencies	No. of agencies of the total Promoting Agencies	Percentage
Only a	Nil	-	-
Only b	Nil	-	-
Only c	Nil	-	-
Only d	Nil	-	-
a & b	LDRB and SBI	2	28.57
b & c	Nil	-	-
c & d	DRDA	1	14.3
d & a	Nil	-	-
a, b & c	Nil	-	-
b, c & d	DICC, MSME-DI and Handloom & Textiles	3	42.85
a, b, c & d	Jirsong Asong	1	14.3

Source: Compiled from Table 4.1

³² Bose, Vinisha (2013), An Analysis of Women Entrepreneurship Development Programmes in the State of Kerala, *Journal of Entrepreneurship and Management*, Vol. 2, Issue 3, pp. 44-45. Retrieved from <http://www.publishingindia.com> [Accessed on 23/10/2016].

Figure 4.1 Type of assistance provided by the entrepreneurship promoting agencies

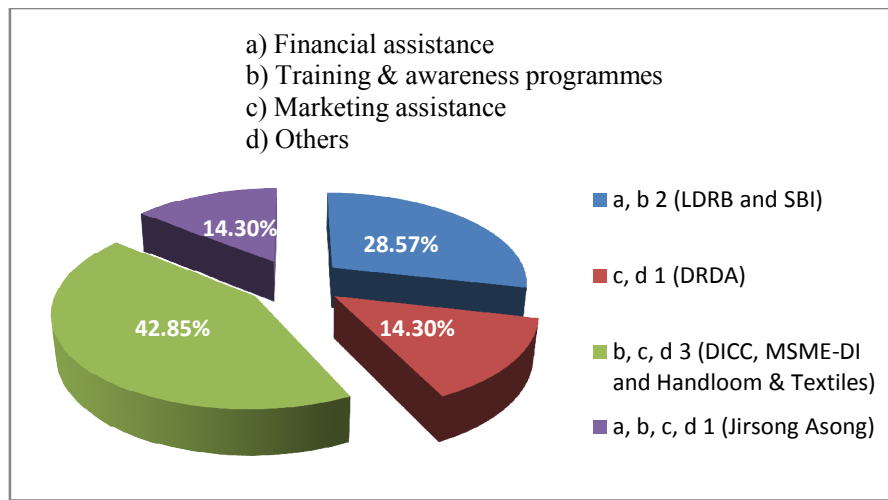


Table 4.1, 4.2 and figure 4.1 shows a glance of the types of supports to women entrepreneurs of the study area. It is clearly revealed that the promoting agencies like District Rural Development Agency (DRDA), Micro Small & Medium Enterprise–Development Institute (MSME-DI), Handloom & Textile do not provide financial assistance to women entrepreneurs during the study period; however, trainings were conducted for women to take up entrepreneurial activities. Langpi Dehangi Rural Bank (LDRB) and State Bank of India (SBI) provide financial assistance to women entrepreneurs. It is also seen from the table 4.1 that DICC and Jirsong Asong (NGO) provides all the three support systems – Finance, EDP (training & awareness) and Marketing assistances to women entrepreneurs. All promoting agencies of the study area except LDRB and SBI provide marketing assistance to the women entrepreneurs. Handloom & Textiles department and Jirsong Asong provide other assistance such as supply of raw materials like looms and yarns to poor weavers; Jirsong Asong does provide livestock to SHGs like piglets, she-goats, etc. It is also seen from the table that DRDA, DICC, MSME-DI and Jirsong Asong do networking with other promoting agencies. It is surprising to see that none of the promoting agency under

the study area does provide expert consultancy to women entrepreneurs even though there is provision.

Table 4.3: Maximum limit of financial assistance provided to the women entrepreneurs

Financial Assistance	Name of Promoting Agencies		
	LDRB	SBI	Jirsong Asong
Maximum limit (in Rs.)	100, 000 (approx)	20, 00, 000 (approx.)	100, 000 (approx)

Source: Field Study

The LDRB and SBI claimed that they provide financial assistance in terms of loans and subsidies to the women entrepreneur both for starting and expansion of existing business, product diversification and modernisation of entrepreneurial unit as well as revival of the sick entrepreneurial unit. The amount of loan provided to the women entrepreneur depends upon the project. The LDRB provides loans up to Rs. 100, 000 approximately in terms of Cash Credit and Term Loans. Cash Credits are provided to the women entrepreneurs for short term to meet working capital, and Term Loans are provided for meeting the fixed capital requirements of the women entrepreneurs. Table 4.3 reveals that SBI provide loans to entrepreneurs up to Rs. 20, 00, 000 approximately. SBI provide both Cash Credits and Term Loans ranging from Rs. 50, 000 onwards depending on the projects. Jirsong Asong (NGO) also provides financial assistance to entrepreneurs up to Rs. 100, 000 approximately. Jirsong Asong provides only Term Loans. It does not cash credits. The institutions that provide different types of loans can be seen clearly in table 4.4.

Table 4.4: Types of loans provided by promoting agencies

Types of Loans	Name of Promoting Agencies		
	LDRB	SBI	Jirsong Asong
Cash Credits	√	√	X
Term Loans	√	√	√

Source: Field Study

Table 4.5: Type and numbers of training and awareness programmes conducted by the entrepreneurship promoting agencies during 2009-10 to 2011-12

Training and Awareness Programmes	Name of Promoting Agencies						
	DRDA	DICC	MSME -DI	Handloom & Textile	LDRB	SBI	Jirsong Asong
Financial Literacy	X	X	√	X	√	√	√
Number of training programmes	X	X	2	X	6	4	8
EDP	√	√	√	√	X	X	√
Number of training programmes	3	3	3	2	X	X	9

Source: Field Study

Entrepreneurship Development Programmes (EDPs) are designed with the aim to encouraging self-employment. It imparts training and motivates potential and existing entrepreneurs to start new business and, or expand the existing ones. It is a systematic and an organised development of a person to an entrepreneur. Today, entrepreneurship development programmes are treated as one of the important tools of industrialisation and a solution of unemployment problem in our country.³³

There are three phases of Entrepreneurship Development Programme. They are discussed as under:

- (i) Pre-training phase: The pre-training phase includes activities and preparations required to launch the training programme.
- (ii) Training phase: The training phase tries to bring desirable change in the behaviour of trainees. Further, it purpose to develop need for achievement.
- (iii) Post-training phase: The post training phase involves assessment to see how far the objectives of the programmes have been achieved, which is follow-up. It indicates

³³ Bose, Vinisha (2013), An Analysis of Women Entrepreneurship Development Programmes in the State of Kerala, *Journal of Entrepreneurship and Management*, Vol. 2, Issue 3, p. 44. Retrieved from <http://www.publishingindia.com> [Accessed on 23/10/2016].

past performance and drawbacks, and to suggest guidelines for framing future policies so as to improve performance.³⁴

From the above table 4.5, it is found that Promoting Agencies organise entrepreneurship development programme for women entrepreneurs of the study area. Langpi Dehangi Rural Bank (LDRB) and State Bank of India (SBI) organise financial literacy trainings for women including women entrepreneurs. During the study period, that is 2009-10 to 2011-2012, LDRB conducted financial literacy programmes 6 times and SBI also conducted 4 times during this period. These training programmes were organised to help women entrepreneurs in maintaining their accounts, managing investments, incomes, profits, savings, etc. However, both the bank did not conduct Entrepreneurship Development Programme (EDP).

Handloom & Textiles Department conducts skill training on handicrafts, weaving, etc.; the department also organises awareness programmes about various government schemes. As a part of the training programme, the department also takes women entrepreneurs to the existing functional entrepreneurial sites to have a first-hand experience within and outside the state. DICC, Diphu and MSME-DI, Diphu provide skill development trainings to women entrepreneurs on fruit processing, forest products, livestock management, etc. and also provide trainings on conducting of market survey. In addition, awareness programmes about rules, regulations and procedures of applying different government schemes and projects are also conducted. MSME-DI, Diphu conduct financial literacy programmes for women entrepreneurs as well as prospective women entrepreneurs whereas DICC, Diphu do not conduct financial literacy programme. While District Rural Development Agency

³⁴ Khanka, S. S (2005), *Entrepreneurial Development*, (S. Chand & Company, New Delhi), pp. 63-64.

(DRDA), Diphu do not conduct financial literacy programme, EDP is conducted to promote women entrepreneurship in the study area.

Table 4.6: Nature of marketing assistance provided by the promoting agencies to the women entrepreneur of the study during 2009-10 to 2011-12.

Marketing Assistance	Name of Promoting Agencies						
	DICC	MSME-DI	Handloom & Textile	DRDA	LDRB	SBI	Jirsong Asong
Exhibition / Trade Fair / Expo	√	√	√	X	X	X	√
Numbers of marketing assistance programmes conducted	5	3	5	X	X	X	9

Source: Field Study

Table 4.6 reveals the nature of marketing assistance provided by the promoting agencies to the women entrepreneurs of Karbi Anglong. It is inferred from the table that, DICC, MSME-DI and Handloom & Textiles department provide marketing assistance to the women entrepreneurs in the form of organising Exhibition, Expo and Trade Fairs for the promotion of the local products. The agencies also organise trade fairs, expo and exhibition at the district, state and national level and also enable the women to participate in such programme within the district, state and even outside the state. The promoting agencies also provide an opportunity to participate in the international trade fairs, expo and exhibition. Such programmes are arranged and organised to market the local product and to create network support of the women entrepreneur and also to encourage the local women to take up the entrepreneurial activities with self confidence and enthusiasm. Jirsong Asong also organises and conducts marketing assistances through Exhibition, Expo and Trade Fairs.

As stated in the beginning, the objective of the present chapter is to find out women entrepreneurship promoting agencies in Karbi Anglong and to assess their roles of support system. With this objective in mind, the above tables (tables 4.1 to 4.6) have clearly depicted the various roles of the support system to the women entrepreneurs by the promoting agencies of the study area. The following tables (tables 4.7 to 4.10) depicts about the various provisions available and actual support given to the women entrepreneur by the promoting agencies of the study area.

Table 4.7: Provision for the various types of financial support and actual support given to the women entrepreneurs by the promoting agencies

Types of Support	√ or X	Name of Promoting Agencies
Cash Credits	√	LDRB and SBI
Term Loans	√	LDRB, SBI and Jirsong Asong
Subsidies	√	LDRB and SBI
Fee reimbursement for ISO-9001-2000 (QMS) certification	X	X

Source: Field Study

Table 4.7 depicts the provision for various types of financial support and the actual financial assistance given by promoting agencies to women entrepreneurs. From the table it is clearly seen that LDRB, SBI and Jirsong Asong provide both Cash Credits and Term Loans to entrepreneurs, and it is also seen from the table that only LDRB and SBI provide subsidies. However, not even a single promoting agency reimburse ISO-9001-2000 (QMS) certification fee.

Table 4.8: Provision for the various types of Training & Awareness programmes and the actual assistance given to the women entrepreneurs by the promoting agencies

Types of Training & Awareness Programmes	√ or X	Name of Promoting Agencies
Financial Literacy	√	MSME-DI, LDRB, SBI & Jirsong Asong
Skill up gradation	X	X
Skill development training	√	MSME-DI, DICC, Handloom & Textiles and Jirsong Asong
Information on various projects and schemes	√	DRDA and DICC
Computer literacy training	X	X
Capacity building	√	Jirsong Asong
Vocational training	√	DICC
Project preparation training	X	X
Market survey	√	MSME-DI
Study tour	√	Handloom & Textiles

Source: Field Study

Table 4.8 reveals the provision and actual training and awareness programmes provided to women entrepreneurs by promoting agencies. It is clearly depicted in table 4.8 that financial literacy training programmes are conducted by MSME-DI, LDRB, SBI and Jirsong Asong; skill development trainings are conducted by MSME-DI, DICC, Handloom & Textiles department and Jirsong Asong; DRDA and DICC do provide information on various government projects and schemes. Capacity building training is done only by Jirsong Song; vocational training programmes are done only by DICC; market survey and study tour is done only by MSME-DI and Handloom & Textiles department respectively.

It is very important to note from the table 4.8 that even though there are provisions for training like skill up gradation, computer literacy training and project preparation training to women entrepreneurs, and even a single promoting agency has not conducted such trainings.

Table 4.9: Provision for the various types of Marketing Assistance programmes and the actual assistance given to the women entrepreneurs by the promoting agencies

Types of Marketing Assistance	√ or X	Name of Promoting Agencies
Exhibition, Trade fairs, Expo	√	DICC, MSME-DI, Handloom & Textiles and Jirsong Asong
Buyers-sellers meet	X	X
Sub-contract exchange	X	X
Export promotion	X	X
Packaging	X	X

Source: Field Study

Table 4.9 reveals the provisions and actual for the various types of marketing assistance to women entrepreneurs by promoting agencies. It is apparently seen that even though there are many marketing assistance provision provided as depicted in table 4.9 such as buyers-sellers meet, sub-contract exchange, export promotion, packaging, and yet none of the promoting agency has actually implemented such marketing assistance in the study area. DICC, MSME-DI, Handloom & Textiles and Jirsong Asong do implement marketing assistance only in terms of Exhibition, Trade fairs and Expo.

Table 4.10: Provision for the various types of others assistances and the actual assistance given to the women entrepreneurs by the promoting agencies

Other assistances	√ or X	Name of Promoting Agencies
Supply of raw materials	√	Handloom & Textiles and Jirsong Asong

Consultancy	X	X
Infrastructure	√	Handloom & Textiles
Networking	√	DRDA, DICCC, MSME-DI and Jirsong Asong

Source: Field Study

Table 4.10 reveals the provision for various types of other assistances and the actual given to the women entrepreneurs by the promoting agencies. It is clearly shown in the table (4.10) that networking is done by DRDA, DICCC, MSME-DI and Jirsong Asong; infrastructure is provided by Handloom & Textiles department. Raw materials like looms and yarns are supplied to the poor weavers by Handloom Textiles department and Jirsong Asong. Jirsong Asong also does provide livestock to SHGs like piglets, she-goats, etc. On the other hand, none of the promoting agency under the study area provide expert consultancy to women entrepreneurs, which is one of the most important components of entrepreneurship.

From the analyses, it is clearly indicated that though there are various form of support which can be provided by entrepreneurship promoting agencies, their support to women in Karbi Anglong district is found to be very limited. Hence, the working hypothesis that *the women entrepreneurship promoting agencies in Karbi Anglong district are not providing adequate support to women for pursuing and continuing entrepreneurship is accepted.*

4.4 Conclusion

The pace of entrepreneurship development in the district is not yet developed as compared to other districts of the state. This is due to several factors like lack of infrastructural development, and entrepreneurial motivation. Although, there is enormous potential of natural resources, there is only one medium enterprise that is

Cement Corporation of India (CCI), Bokajan and 44 tea estates in the district. The existing industrial structure of the district are mainly of micro and small scale industries like ginger unit, citronella oil extraction unit, dairy food production unit, rice and flour mills, cotton ginning mill, coal mining, limestone mine, brick and potter making, stone crusher, saw mill, plywood making, handloom and textile, gur khandsari manufacturing, fruit preservation and processing, carpentry, blacksmith, RCC pipe and ring well making, ice-cream manufacturing unit, wooden furniture manufacturing unit, etc³⁵.

The success of entrepreneurial promoting programmes also depend on proper selection, proper training, making suitable organisational arrangement for disseminating information, putting efforts to impart more technical and practical training and providing full assistance in preparation of project reports and meeting their financial requirements, and also follow-up actions by both Government and Non-Government Organisations. The central and state governments engaged in entrepreneurship development should have co-operation, liaison and closer working relationships.

Women entrepreneurs in backward and rural areas like Karbi Anglong district need special assistance from Government and NGOs. Marketing assistance, financial assistance, technical guidance, good transport facilities, information regarding different types of projects and schemes need to be provided. Such measures would strengthen the movement of women entrepreneurs. With such Government and Non-Government Organisations support and assistance, there is possibility of women to take up more entrepreneurial activities; it will also help women entrepreneurs to

³⁵Kanoi, Sangita (2001), *Role of Government in Developing Entrepreneurship in Assam: A case study in Karbi Anglong District*, Ph. D Thesis submitted to Assam University, Silchar.

contribute income to their families which in turn leads to increase in the national economy. Thus, the next chapter deals with economic contribution of women entrepreneurs of their respective family.