

Chapter Five

Presentation and Discussions of Findings

Women constitute half of the human resource potential available in India for economic activities in all the sectors of economy. If this half portion is neglected, and is deprived off from opportunities in agricultural, industrial and tertiary sector, the development cannot take place. The Planning Commission of India has rightly pointed out that the main reason of underdevelopment is the co-existence of unutilized or underutilized manpower on the one hand and unexploited natural resources on the other. It indicates that full-fledged participation of women in economic activities is the key to economic development as they are around 47 per cent of the total population of India.

Before independence, women were satisfied just with three K's – Kitchen, Kids and Knitting. Apart from the household activities, they were engaged mostly in agriculture or at most in the family trade activities. Their participation in market-oriented activities was much less than that of men. 'The social constraints and attitudes that inhibit the development of women entrepreneurs, the atmosphere in which they have to work and the attitude of the society they have to have, altogether were keeping them away from the active work of entrepreneurship.' It is an accepted fact that in any developing country, 'industrial activity does not occur automatically', but it is a result of the constant striving of human agencies that respond to the business environment and motivation. The responsiveness of human agencies has been termed 'Entrepreneurship'. Author H. Cole defines entrepreneurship as the 'purposeful activity of an individual or group of associated individuals undertaken to initiate, maintain or aggrandize a profit-oriented business unit for the production or distribution of economic goods and services.' Definitions reveal that the entrepreneurship is a complicated exercise. In a country, where women were not

free socially to participate in all types of economic activities, they were supposed to be subordinate to men, much economic was not talked about the women entrepreneurship in India, but now the situation has changed. The attitude towards women today is not as rigidly discriminative as it was earlier. This is the outcome of the efforts made by the national and international agencies. The competent organs of United Nations (UN) have given sufficient time and energy to improve the declaration of International Women's Year (1975), Decade (1975-85) and International Status of women in various fields and eliminate discrimination against women through Women's Day (8 March) and several other measures. Since then, several governments and voluntary agencies carried out symposia, seminars, workshops and conferences to highlight the importance of women activities including women entrepreneurship. The emphasis was on the measures to promote self-employment, participation of women in rural and urban industries, development of technology and arrangement of trainings for women.

Entrepreneurship is considered to be an important input for rapid economic development. In developing economies it could play an effective role in coping with various socio-economic problems. Many developing regions do not suffer from resource constraints; rather the required skill is missing to convert the physical resources into the useful enterprises. The economic development of advanced countries of the world, to a large extent, has been attributed to growth of entrepreneurship in small and medium enterprises. The economic development of advanced countries of the world, to a large extent, has been attributed to growth of entrepreneurship in small and medium enterprises. In advanced countries, majority of small enterprises have been managed by women. Women-owned firms represented nearly 40 percent of all firms in United States and employed approximately 27.5 million people (NFWBO, 2001). Further, women are starting business at faster rate than their male counterparts. It has been seen that women outnumber men by at least two times, particularly when it comes to starting business in China. There are over five million women

entrepreneurs constituting one-fourth of all entrepreneurs in China (Workshop Proceedings, 2000). In Japan too, a similar trend has been noticed. The percentage of women entrepreneurs increased from 204 percent in 1980 to 5.2 percent in 1995 (Shigeko, 2000).

Considering the experience of western economies, the Government of India followed the policy for development of entrepreneurship among human resources of the country in general and women in particular during post-liberalization regime. Government has set up large number of institutions to provide financial and other supportive measures for the growth of entrepreneurship among women. Post-reform period has seen the increase in participation of even NGOs for the growth of entrepreneurship among human resources of the country.

The present chapter gives the major findings of the study, which are presented in the form of tables, figures, and charts and discussed as below.

1) Socio – economic profile of the Women Entrepreneurs:

Entrepreneurship is regarded as one of the most crucial factors in the economic development of every region of the country. It widens the horizons of economic development even in the socially and industrially backward regions. Dynamic entrepreneurs are considered to be the agent of change in a society. Entrepreneurs play a very important role in generating of new employment and setting up of new business. The problem of poverty, inequality and regional imbalances can be tackled with the development of entrepreneurship. A self-employed woman is gaining better status. It enables her to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. Entrepreneurship development among women offers, mental satisfaction and provides diversion to women from routine work. It gives psychological satisfaction to women and

enhanced identity in the society. Further, emergence of women entrepreneurs in the economy is an indicator of women's economic independence.

The study is based on the empirical study undertaken to analyse the socio-economic profile of Women Entrepreneurs of Ima Market in Manipur.

Table No. 5.1
Professional Duration (in years)

Group	Upto 20	20-30	30 and above	Total
1	2	3	4	5
All Data	74 (49.33)	58 (38.67)	18 (12.00)	150
<u>Education</u>				
Illiterate	17 (33.33)	21 (41.18)	13 (25.49)	51
Under Matric	24 (51.06)	19 (40.43)	4 (8.51)	47
Matric	18 (56.25)	13 (40.63)	1 (3.13)	32
HS+	15 (75.00)	5 (25.00)	0 (0)	20
Chi-square = 19.486; df = 6; Significant at 1% level				
<u>Castes</u>				
General	40 (44.44)	36 (40.00)	14 (15.56)	90
SC/ST	1 (14.28)	5 (71.44)	1 (14.28)	7
OBC	33 (62.26)	17 (32.08)	3 (5.66)	53
Chi-square = 9.309; df = 4; Significant at 5% level				
<u>Type of family</u>				
Joint	7 (70.00)	2 (20.00)	1 (10.00)	10
Nuclear	67 (47.86)	56 (40.00)	17 (12.14)	140
Chi-square = 1.929; df = 2; Insignificant				
<u>Monthly Income (In Rs.)</u>				
< 35000	32 (48.48)	28 (42.42)	6 (9.09)	66
35000-50000	11 (37.93)	11 (37.93)	7 (24.14)	29
> 50000	31 (56.36)	19 (34.55)	5 (9.09)	55
Chi-square = 6.225; df = 4; Insignificant				

Enterprise management

Sole	47 (54.53)	36 (38.71)	10 (10.75)	93
Other's help	27 (47.36)	22 (38.59)	8 (14.03)	57

Chi-square = 0.389; df = 2; Insignificant

Obtaining financial**support**

Yes (bank loan)	21 (67.74)	8 (25.81)	2 (6.45)	31
No	53 (44.54)	50 (42.02)	16 (13.45)	119

Chi-square = 5.358; df = 2; Insignificant

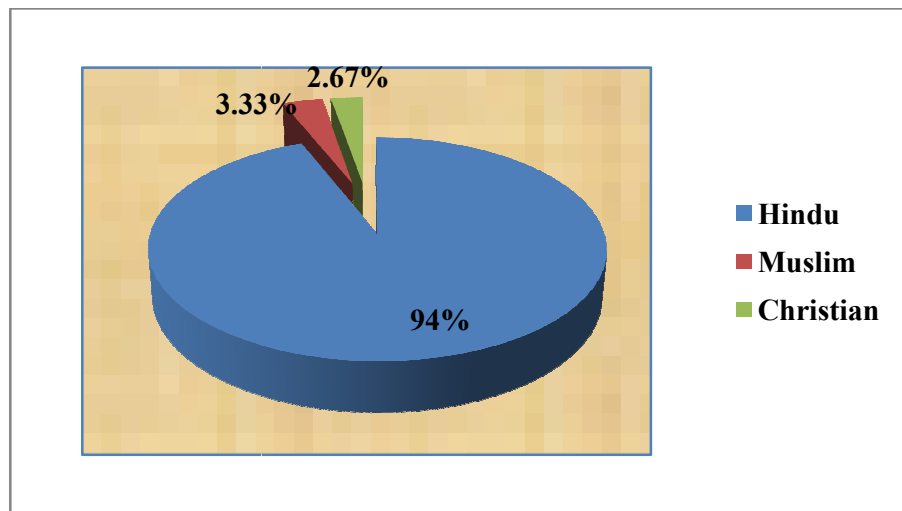
Table 5.1, shows that 49.33% of women entrepreneurs have their professional experience of upto 20 years, followed by 38.67% between 20-30 years and 12% of them are having experience of 30 years and above. It reveals that, new entrepreneurs are entering into the profession irrespective of their experience and participating in self-employment activities. Education-wise information further shows that more than 56% of the women entrepreneurs having upto 20 years of entrepreneurial experience, possessing Matric and above Higher Secondary level of education are doing business in the Market. On the other hand, 25% women entrepreneurs having 30 years and above experience in the profession are Illiterate. It clearly reveals that entrepreneurship among educated women entrepreneurs is increasing at rapid rate. The value of chi-square is statistically significant at 1% level of significance. It shows that these two variables vary significantly. 88% women entrepreneurs hailing from General castes category, 86% from SC/ST category and 94% from OBC are having the entrepreneurial experience of upto 30 years. The reason for higher level of newly / recently entering to the business may be attributed to the facilities of the new market complex constructed by the Government, since it is a doubled storey building giving more space and seats to the new entrepreneurs. The value of chi-

square is statistically significant at 5% level of significance. The type of family of women entrepreneurs show that 88% women entrepreneurs having entrepreneurial experience of upto 30 years are coming from Nuclear families, whereas the ratio is 90% in case of women entrepreneurs coming from joint families. The reason of higher participation in the economic activity from the joint family may be attributed to the help and support received from the other family members in the chores. The value of chi-square is statistically insignificant. 56% of women entrepreneurs having entrepreneurial experience of upto 20 years are earning Rs. 50,000/- and above per month as compared to the ratio of 44% of women entrepreneurs having 20 years and above experience. (The earnings depicted here comprise of investment and profit of their business, as the respondents has responded. The reason of high income shown here is as the response given by those entrepreneurs selling handloom products like silk materials products which are very expensive and since it was also a peak season of high sale being wedding seasons and festivals). Information reveals that newly entered entrepreneurs have a more diverse mode of business, with the knowledge and skills to perform the business effectively and efficiently, simultaneously carrying out the business referring to the present day demand of the public. The value of chi-square is statistically insignificant. 89% of women entrepreneurs having entrepreneurial experience of upto 30 years are managing their business on their own, as compared to 86% of women entrepreneurs who are managing their business with the help of others. ('Others' comprise of business partners, traders, husbands, in-laws, parents, sons and daughters). The value of chi-square is statistically insignificant. 94% of women entrepreneurs having upto 30 years of entrepreneurial experience have obtained financial support from the bank. Whereas 86% of women entrepreneurs say, they have not received any formal financial support. It shows the unequal coverage of financing to the entrepreneurs by the bank. The value of chi-square is statistically insignificant.

Religion:

All the women entrepreneur respondents are found to be belonging to three different religions, which are Hindu, Muslim and Christian. Chart no. 5.1 shows that, out of 150 respondents, 141 (94%) of them are Hindu, followed by 5 (3.33%) and 4 (2.67%) from Muslim and Christian respectively.

Chart No. 5.1 Religion Distribution of the Respondents



Source: Primary Data

Ima Market is situated in the heart of the Imphal city (Imphal West) which is a valley region and the population mostly consist of Hindu people. The Muslims (Meitei - Pangans) population are mostly found in the outskirts of the Imphal city and Christians population are mostly found in the hilly regions of Manipur. Therefore, majority of the entrepreneurs in Ima market comes from Hindu society background since it is the nearest market for them. So, it can be said that entrepreneurs from Hindu religion background have been participating more in the entrepreneurial activities in the Ima Market.

Castes:

Castes	Respondents	%age
General	90	60.00
SC/ST	7	4.67
OBC	53	35.33
Total	150	100

Source: Primary Data

Caste has been grouped into 3 categories, i.e General, Schedule Caste (SC) / Schedule Tribe (ST) and ‘Other Backward Class’ (OBC). Out of 150 respondents, maximum i.e 90 (60%) of the respondents came from General category, followed by 53 (35.33%) of them from OBC, and 7 (4.67%) constituted of combined SC and ST. Both SC and ST have been combined in one category by the researcher in this study because of fewer respondents. The above table shows that, SC/ST category of the society are less participating in the entrepreneurial activity in Manipur, as compared to those of General and OBC.

Starting age of the entrepreneurship in the Ima market:

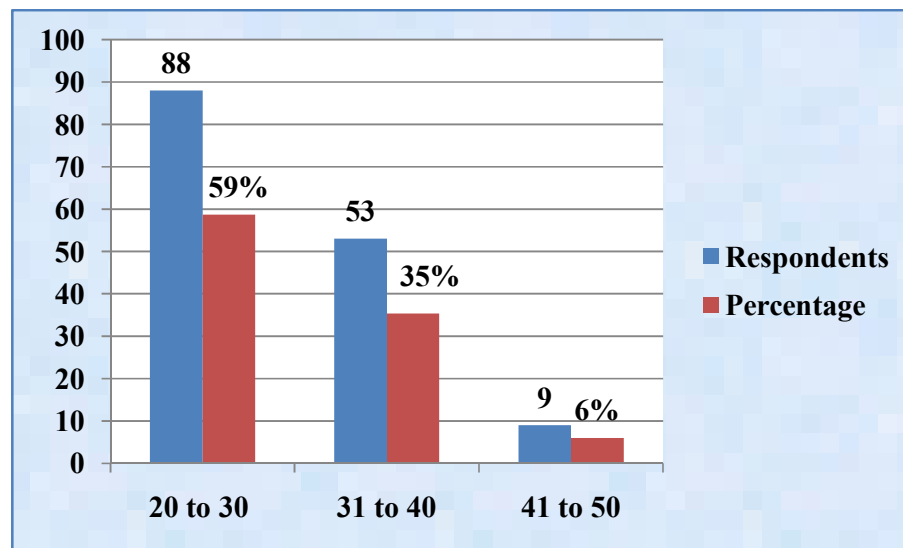


Chart No. 5.2 Starting Age of the Entrepreneurship

The Chart (5.2) shows that, maximum of the respondents are new to the profession, as compared to those experienced entrepreneurs. It has been found that majority i.e. 88 (58.67%) of the entrepreneurs started their business at the very early stage (between 20 to 30 years). 53 (35.33%) of them started when they were between 31 to 40 years. And the rest 9 (6%) started very late i.e during 41 to 50 years of age.

So, it can be said that, young women generations have started entering into the business line as a means of their livelihood. The reason behind it may be attributed to the unemployment problem of the State. These young entrepreneurs were almost from the educated category. The problem of scarcity of job in the entire sector in the state of Manipur has probably made them to choose this means.

Table No. 5.3
Level of Education of Women Entrepreneurs

Group	Illiterate	Under matric	Matric	HS+	Total
1	2	3	4	5	6
All Data	51 (34.00)	47 (31.33)	32 (21.33)	20 (13.33)	150
<u>Castes</u>					
General	31 (34.44)	24 (26.68)	22 (24.44)	13 (14.44)	90
SC/ST	3 (42.86)	3 (42.86)	1 (14.28)	0 (0)	7
OBC	17 (32.07)	20 (37.74)	9 (16.98)	7 (13.21)	53
Chi-square = 3.899; df = 6; Insignificant					
<u>Type of family</u>					
Joint	3 (30.00)	1 (10.00)	5 (50.00)	1 (10.00)	10
Nuclear	48 (34.28)	46 (32.86)	27 (19.28)	19 (13.58)	140
Chi-square = 5.823; df = 3; Insignificant					

Professional Duration (in years)

Upto 20	17 (22.97)	24 (32.43)	18 (24.32)	15 (20.27)	74
21-30	21 (36.20)	19 (32.76)	13 (22.41)	5 (8.62)	58
30 and above	13 (72.22)	4 (22.22)	1 (5.56)	0 (0)	18

Chi-square = 19.486; df = 6; Significant at 1% level

Monthly Income (In Rs.)

< 35000	24 (36.36)	20 (30.30)	17 (25.76)	5 (7.58)	66
35000-50000	13 (44.83)	9 (31.03)	6 (20.69)	1 (3.45)	29
> 50000	14 (25.45)	18 (32.73)	9 (16.36)	14 (25.45)	55

Chi-square = 13.422; df = 6; Significant at 1% level

Enterprise management

Sole	33 (35.48)	30 (32.26)	19 (20.43)	11 (11.83)	93
Other's help	18 (31.58)	17 (29.82)	13 (22.81)	9 (15.79)	57

Chi-square = 0.735; df = 3; Insignificant

Obtaining financial support

Yes (bank loan)	8 (25.81)	7 (22.58)	7 (22.58)	9 (29.03)	31
No	43 (36.13)	40 (33.61)	25 (21.01)	11 (9.24)	119

Chi-square = 8.978; df = 3; Significant at 1% level

Table 5.3 shows that illiterate women entrepreneurs (34%) have the highest participation level in the entrepreneurial activity in the Ima Market, followed by 31% from Under matric, 21% from Matric and 13% from above Higher Secondary level of education. It reveals that, women entrepreneurs who are illiterate are choosing business line as their career. It is due to their lack of educational qualification, there is no scope of job opportunities in any sector. During the field study, many respondents have expressed their regret for not

having got any education. Education overall does not seem to have any implications on the trading activity. For many women, the Khwairamband keithel / Ima Market has become a way of living. They have been in the market for as long as they remember and they know of no other alternative means of livelihood. Some women expressed that the market is their life and for some, they need not worry to work as their children are well settled but, it's being in the market has become their leisure and they know nothing else. Castes wise information further shows that, 34% of women entrepreneurs from General castes are illiterate. Whereas remaining 66% are literate and their level of education starts from under matric to higher secondary and above. 57% of SC/ST category is literate, whereas 43% of them are illiterate. More than 68% of OBC category is literate and remaining 32% are illiterate. Level of literacy is relatively found to be higher in OBC category. It shows that education is still out of reach of women entrepreneurs in all the categories of castes. The value of chi-square is statistically insignificant. Proportion of women entrepreneurs who are literate is found to be slightly more (70%) among women entrepreneurs from joint family than from nuclear family (66%). It may be due to lack of tendency to provide education to female in nuclear families. The value of chi-square is further shows that these two variables are independent. Almost 77% of women entrepreneurs who are literate are having entrepreneurial experience of upto 20 years. As against 72% of women entrepreneurs who are illiterate are having more than 30 years of entrepreneurial experience. It indicates that, women entrepreneurs of much experience are fully lack of education. The value of chi-square is statistically significant at 1% level. It shows that these two variables differ significantly. Educated women entrepreneurs are earning higher level of income as compared to women entrepreneurs who are illiterate. It shows that education helps in earning higher level of income. It may also be due to better management practices adopted by these women entrepreneurs. The value of chi-square is significant at 1% level statistically. Therefore, it further justifies the argument given in this table. Almost 64% of women entrepreneurs who are educated are

managing their business on their own, as against 69% of educated women entrepreneurs are managing their business with the help of others. The value of chi-square is statistically insignificant. 74% of women entrepreneurs who are educated have obtained financial support from the banks, against 26% of illiterates who have not avail any financial support. Educated women entrepreneurs are using formal source of finance to meet their business requirements. Information also signifies that to be entrepreneur, sources of finance is not considered as a hurdle. The value of chi-square is statistically significant at 1% level.

Table No. 5.4 - Castes Vs Income Vs Reason for Entering the Business Line

Castes	Monthly Income (In Rs.)	Reasons for entering in the business line			Total
		Financial Constraints	Continuing family's business	Extra Income	
General	< 35000	24 (58.54)	11 (26.83)	6 (14.63)	41 (100)
	35000 - 50000	14 (77.78)	3 (16.67)	1 (5.55)	18 (100)
	> 50000	18 (58.07)	6 (19.35)	7 (22.58)	31 (100)
Sub-Total (A)		56 (62.22)	20 (22.22)	14 (15.56)	90 (100)
SC/ST	< 35000	1 (50.00)	1 (50.00)	-	2 (100)
	35000 - 50000	3 (100)	-	-	3 (100)
	> 50000	2 (100)	-	-	2 (100)
Sub-Total (B)		6 (85.71)	1 (14.29)	-	7 (100)
OBC	< 35000	12 (52.18)	8 (34.78)	3 (13.04)	23 (100)
	35000 - 50000	6 (75.00)	2 (25.00)	-	8 (100)
	> 50000	18 (81.82)	3 (13.64)	1 (4.54)	22 (100)
Sub-Total (C)		36 (67.92)	13 (24.53)	4 (7.55)	53 (100)
Grand Total (A+B+C)		98 (65.33)	34 (22.67)	18 (12.00)	150 (100)

The above table no. 5.4 depicts that; women entrepreneurs from General category, it is in all income group that majority of them has entered the business line due to financial constraints.

For SC/ST it is also the same, even in case of OBC, the reason of entering the business line in Ima Market are also showing the same trend.

So, it can be said, that irrespective of caste and income group, the financial constraints is the major reason for entering the business line for all the women entrepreneurs in Ima Market. Therefore, there is no relation existing between caste, income and reason for entering the business line.

Table No. 5.5: Education level Vs Income Vs Reason for Entering the Business line

Education	Monthly Income (In Rs.)	Reasons for entering in the business line			Total
		Financial Constraints	Continuing family's business	Extra Income	
Illiterate	> 35000	12 (50.00)	8 (33.33)	4 (16.67)	24 (100)
	35000 - 50000	10 (76.92)	3 (23.08)	-	13 (100)
	> 50000	11 (78.56)	3 (21.43)	-	14 (100)
Sub-Total (A)		33 (64.71)	14 (27.45)	4 (7.84)	51 (100)
Under Matric	> 35000	15 (75.00)	4 (20.00)	1 (5.00)	20 (100)
	35000 - 50000	8 (88.89)	-	1 (11.11)	9 (100)
	> 50000	15 (83.33)	2 (11.11)	1 (5.56)	18 (100)
Sub-Total (B)		38 (80.85)	6 (12.77)	3 (6.38)	47 (100)
Matric	> 35000	9 (52.94)	6 (35.29)	2 (11.76)	17 (100)
	35000 - 50000	4 (66.67)	2 (33.33)	-	6 (100)
	> 50000	6 (66.67)	2 (22.22)	1 (11.11)	9 (100)
Sub-Total (C)		19 (59.38)	10 (31.25)	3 (9.38)	32 (100)
HS+	> 35000	1 (20.00)	2 (40.00)	2 (40.00)	5 (100)
	35000 - 50000	1 (100)	-	-	1 (100)
	> 50000	6 (42.86)	2 (14.29)	6 (42.86)	14 (100)
Sub-Total (D)		8 (40.00)	4 (20.00)	8 (40.00)	20 (100)
GRAND TOTAL (A+B+C+D)		98 (65.33)	34 (22.67)	18 (12)	150 (100)

The above table no. 5.5 shows that; women entrepreneurs from illiterate class, it is in all income group that majority of them has entered the business line due to financial constraints. For educated (Under matric, Matric and above HS), the reason of entering the business line in Ima Market are also showing the same trend.

Hence, it can be said, that irrespective of education level and income group, the financial constraints is showing the major reason for entering the business line for all the women entrepreneurs in Ima Market. Therefore, there is no relation existing between education, income and reason for entering the business line.

Table No. 5.6
Structure of family of Women Entrepreneurs

Group	Joint	Nuclear	Total
1	2	3	5
All Data	24 (16.00)	126 (84.00)	150
<u>Education</u>			
Illiterate	3 (5.88)	48 (94.12)	51
Under Matric	1 (2.12)	46 (97.88)	47
Matric	5 (15.63)	27 (84.37)	32
HS+	1 (5.00)	19 (95.00)	20
Chi-square = 5.823; df = 3; Insignificant			
<u>Castes</u>			
General	8 (8.89)	82 (91.11)	90
SC/ST	0 (0)	7 (100)	7
OBC	2 (3.77)	51 (96.23)	53
Chi-square = 1.927; df = 2; Insignificant			

Professional Duration (in years)

Upto 20	7 (9.46)	67 (90.54)	74
21-30	2 (3.45)	56 (96.55)	58
30 and above	1 (5.56)	17 (94.44)	18

Chi-square = 1.929; df = 2; Insignificant

Monthly Income (In Rs.)

< 35000	6 (9.09)	60 (90.91)	66
35000-50000	1 (3.45)	28 (96.55)	29
> 50000	3 (5.45)	52 (94.55)	55

Chi-square = 1.236; df = 2; Insignificant

Enterprise management

Sole	6 (6.45)	87 (93.55)	93
Other's help	4 (7.02)	53 (92.98)	57

Chi-square = 0.018; df = 1; Insignificant

Obtaining financial support

Yes (bank loan)	3 (9.68)	28 (90.32)	31
No	7 (5.88)	112 (94.12)	119

Chi-square = 0.569; df = 1; Insignificant

Table 5.6, shows that 84% of women entrepreneurs belong to nuclear families and 16% from joint families. It shows that type of family is no longer a constraint for women. Information further indicates that joint family system is still prevalent in our society. Education-wise analysis reveals that major proportion (94% out of 51 total respondents) of women entrepreneurs who are illiterate hails from nuclear families against 6% of illiterate women entrepreneurs who hails from joint families. More than 85% of educated women entrepreneurship hails from nuclear families against above 6% of educated

women entrepreneurship who hails from joint families. The value of chi-square shows that these two variables are independent. Castes wise information further shows that, 91% of women entrepreneurs from General castes are from nuclear families. Whereas remaining 9% of women entrepreneurs from General castes hails from joint families. 100% of SC/ST hails from nuclear families. 96% of OBC category hails from nuclear families and only 4% are from joint families. The value of chi-square further shows that it is statistically insignificant. On an average 95% of women entrepreneurs having 20-30 years and above of entrepreneurial experience are from nuclear family, remaining 4% of women entrepreneurs hails from joint families. 91% of women entrepreneurs having upto 20 years of entrepreneurial experience hail from nuclear families against 9% of them from joint families. Level of income earned by women entrepreneurs further shows that higher level of income in all the cases (ranges) has been earned by women entrepreneurs hailing from nuclear families than joint families. It may be due to more exposure to education and dexterity possessed by women entrepreneurs coming from nuclear families and cooperation received from family members. The value of chi-square further shows that it is statistically insignificant. It shows that these two variables are independent. With respect to management of their entrepreneurial activities, it reveals that, 94% of women entrepreneurs from nuclear families managed their enterprise alone, against 6% of them from joint families who manages alone. 93% of women entrepreneurs from nuclear families say they take help of others to manage their activity, against 7% of them from joint families who takes help of others to run the business. It shows that proportionate numbers of women entrepreneurs from nuclear families runs the business alone as well as with the help of others. The value of chi-square reveals that, it is statistically insignificant. 90% of women entrepreneurs hailing from nuclear families have obtained financial support from banks, against 10% of them from joint families. The value of chi-square is insignificant. Therefore the whole analysis of the above table shows that the

variables between each two variables are statistically insignificant in all the nature. The variables reflected in the table are all independent.

Table No. 5.7
Enterprise Management

Group	Sole	Other's help	Total
1	2	3	4
All Data	93 (62.00)	57 (38.00)	150
<u>Education</u>			
Illiterate	33 (64.71)	18 (35.29)	51
Under Matric	30 (63.83)	17 (36.17)	47
Matric	19 (59.38)	13 (40.62)	32
HS+	11 (55.00)	9 (45.00)	20
Chi-square = 0.735; df = 3; Insignificant			
<u>Castes</u>			
General	51 (56.67)	39 (91.11)	90
SC/ST	7 (100)	0 (0)	7
OBC	35 (66.03)	18 (33.97)	53
Chi-square = 5.744; df = 2; Significant at 5% level			
<u>Type of family</u>			
Joint	6 (60)	4 (40)	10
Nuclear	87 (62.14)	53 (37.86)	140
Chi-square = 0.018; df = 1; Insignificant			
<u>Professional Duration (in years)</u>			
Upto 20	47 (63.51)	27 (36.49)	74
21-30	36 (62.07)	22 (37.93)	58
30 and above	10 (55.56)	8 (45.44)	18
Chi-square = 0.389; df = 2; Insignificant			
<u>Monthly Income (In Rs.)</u>			
< 35000	58 (87.88)	8 (12.12)	66
35000-50000	17 (58.62)	12 (41.38)	29
> 50000	18 (32.72)	37 (67.28)	55
Chi-square = 38.905; df = 2; Significant at 1% level			

Obtaining financial support

Yes (bank loan)	7 (22.58)	24 (77.42)	31
No	86 (72.27)	33 (27.73)	119

Chi-square = 25.772; df = 1; Significant at 1% level

Table 5.7, shows that 62% of women entrepreneurs are managing enterprise on their own and 38% of women entrepreneurs are taking help of others ('Others' includes business partners, traders, husbands, in-laws, parents, sons and daughters). It shows that majority of women entrepreneurs are managing their business alone. Education-wise information further shows that more than 59% of educated women entrepreneurs are managing their enterprises on their own. On the other hand, 35% of illiterate women entrepreneurs are taking help of others to run the business. It may be due to lack of confidence and difficulty in managing business in free market economies. The value of chi-square is insignificant. Castes wise information reveals that 91% of General category of women entrepreneurs takes help of others, against more than 66% upto 100% of women entrepreneurs from SC/ST and OBC are managing their enterprise on their own. The value of chi-square is statistically significant at 5% level. 60% to 62% women entrepreneurs irrespective of their type of family are managing business on their own; against 38% to 40% is managing business with the help of others. The value of chi-square is insignificant. On an average of 63% of women entrepreneurs having entrepreneurial experience of upto 30 years are managing their business on their own, around 45% of women entrepreneurs with above 30 years of experience are managing business with the help of others. The value of chi-square further shows insignificant. More than 80% of women entrepreneurs managing business alone are earning below Rs.35,000/- per month as compared to 67% of women entrepreneurs managing business with the help of others are earning in a much higher level i.e above Rs. 50,000/- per month (this

includes both investment and profit, as responded by the beneficiaries). The value of chi-square is statistically significant at 1% level. Therefore, it shows that these two variables differ significantly. 72% of women entrepreneurs managing business alone says they have not obtained any financial support from bank, against 77% of women entrepreneurs who are managing business with the help of others who obtained financial support from bank. The value of chi-square is found to be statistically significant at 1% level in this case.

Table No. 5.8
Type of Business Run by the Women Entrepreneurs

Group	Paan &								
	Vegetables and Fruits	Home made dry foods and raw food	Apparels	Supari / Banana leaf / Flowers	Domestic use products	Pottery and doll	Handloom products	Total	
1	2	3	4	5	6	7	8	9	
All Data	30 (20.00)	44 (29.33)	25 (16.67)	15 (10.00)	11 (7.33)	10 (6.67)	15 (10.00)	150	
<u>Education</u>									
Illiterate	7 (13.73)	18 (35.29)	6 (11.76)	8 (15.69)	3 (5.88)	7 (13.73)	2 (3.92)	51	
Under Matric	14 (29.79)	14 (29.79)	2 (4.26)	6 (12.77)	4 (8.51)	2 (4.26)	5 (10.64)	47	
Matric	7 (21.88)	10 (31.25)	7 (21.88)	1 (3.13)	3 (9.38)	1 (3.13)	3 (9.38)	32	
HS+	2 (10.00)	2 (10.00)	10 (50.00)	0 (0)	1 (5.00)	0 (0)	5 (25.00)	20	
Chi-square = 45.114; df = 18; Significant at 1% level									
<u>Castes</u>									
General	23 (25.56)	27 (30.00)	13 (14.44)	5 (5.56)	8 (8.89)	4 (4.44)	10 (11.11)	90	
SC/ST	0 (0)	5 (71.44)	0 (0)	1 (14.28)	1 (14.28)	0 (0)	0 (0)	7	
OBC	7 (13.21)	12 (22.64)	12 (22.64)	9 (16.98)	2 (3.78)	6 (11.32)	5 (9.43)	53	
Chi-square = 21.478; df = 12; Significant at 1% level									

<u>Type of family</u>									
Joint	3 (30.00)	2 (20.00)	1 (10.00)	1 (10.00)	1 (10.00)	1 (10.00)	0 (0)	2 (20.00)	10
Nuclear	27 (19.29)	42 (30.00)	24 (17.14)	14 (10.00)	10 (7.14)	10 (7.14)	10 (7.14)	13 (9.29)	140
Chi-square = 3.029; df = 6; Insignificant									
<u>Professional Duration (in years)</u>									
Upto 20	16 (21.62)	12 (16.22)	19 (25.68)	8 (10.81)	6 (8.11)	1 (1.35)	12 (16.22)	74	
21-30	8 (13.79)	28 (48.28)	6 (10.34)	5 (8.62)	5 (8.62)	5 (8.62)	1 (1.72)	58	
30 and above	6 (33.33)	4 (22.22)	0 (0)	2 (11.11)	0 (0)	4 (22.22)	2 (11.11)	18	
Chi-square = 41.103; df = 12; Significant at 1% level									
<u>Income (Monthly)</u>									
<35000	22 (33.33)	19 (28.79)	1 (1.52)	15 (22.73)	9 (13.64)	0 (0)	0 (0)	66	
35000-50000	6 (20.69)	12 (41.38)	4 (13.79)	0 (0)	2 (6.90)	5 (17.24)	0 (0)	29	
> 50000	2 (3.64)	13 (23.64)	20 (36.36)	0 (0)	0 (0)	5 (9.09)	15 (27.27)	55	
Chi-square = 99.690; df = 12; Significant at 1% level									
<u>Obtaining financial support</u>									
Yes (bank loan)	1 (3.23)	5 (16.13)	11 (35.48)	0 (0)	0 (0)	0 (0)	14 (45.16)	31	
No	29 (24.37)	39 (32.77)	14 (11.76)	15 (12.61)	11 (9.24)	10 (8.40)	1 (0.84)	119	
Chi-square = 73.810; df = 6; Significant at 1% level									

Table 5.8, highlights that 49% of women vendors are having the trade of selling edibles (vegetables, fruits, homemade dry foods and raw food), 27% of them are selling apparels and handloom products, 7% of them are selling domestic used products, another 7% of them are having the trade of selling pottery and local made dolls (which has a huge demand from tourists) and remaining 10% are engaged in selling of paan & supari, Banana leaf and flowers. Education-wise information reveals that around 34% illiterates of the total respondents are more or less equally distributed among the trades. Remaining 64% of women entrepreneurs are from educated level of entrepreneurs. The value of chi-square is significant at 1% level. Castes wise information depicts that, 25 to 30% women entrepreneurs from General category of castes are involved in selling edibles. 71% of women entrepreneurs from SC/ST category are found to be selling homemade dry foods and raw materials. The availability of abundant raw materials in the hilly terrain and skills to utilize it may be the reason why SC/ST women entrepreneurs are more attached to this trade. Among the OBC category more or less the trades are equally distributed. The chi-square value is statistically significant at 1% level. Type of family of women entrepreneur's further shows that women entrepreneurs from nuclear families are participating more in the different business activities listed in the table as compared to women entrepreneurs from joint families. The chi-square value is found to be insignificant. More than 35% of women entrepreneurs having entrepreneurial experience in selling apparels are relatively much higher as compared to women entrepreneurs having experience above 30 years which is found to be nil. 23 to 41% of women entrepreneurs are found to be those entrepreneurs selling homemade dry foods and raw food. The chi-square value is statistically significant at 1% level. The income levels of women entrepreneurs (27%) selling handloom products are comparatively higher compared to other trades. Handloom products mainly consist of silk products which are very costly, the ranges of silk chaddars are found to be starting from Rs. 3500/- to Rs.

10,000/- . The chi-square value further is significant at 1% level. As discussed about the value of the handloom products, the women entrepreneurs having this trade have relatively taken financial support from the bank. The chi-square value of the two variables is statistically significant at 1% level.

2) Motivational factors of Women entrepreneurs:

The quest for economic independence and better social status forced women into self-employment and entrepreneurship. In recent years entrepreneurship development among women has picked up momentum. Several factors contributed to this most welcome phenomenon. There is also greater awareness now among Manipuri women about entrepreneurship as a career. The growing awareness is mainly due to the fact that the profile of Manipuri women has undergone perceptible change during the recent past. The citadels of academic excellence are no longer the prerogatives of men in Manipur. In fact women are gradually willing to accept challenges and assume responsibilities in various fields: economic, social and political. Some of the motivational factors associated with the women entrepreneurs of Ima Market in Manipur are discuss below.

Table No. 5.9
Women Entrepreneurs Motivated by

Group	Family	Self/Bound to do	Total
1	2	3	4
All Data	53 (35.33)	97 (64.67)	150
<u>Education</u>			
Illiterate	14 (27.45)	37 (72.55)	51
Under Matric	16 (34.04)	31 (65.96)	47
Matric	12 (37.50)	20 (62.50)	32
HS+	11 (55.00)	9 (45.00)	20
Chi-square = 4.872; df = 3; Insignificant			

Castes

General	29 (32.22)	61 (67.78)	90
SC/ST	0 (0)	7 (100)	7
OBC	24 (45.28)	29 (54.72)	53

Chi-square = 6.502; df = 2; Significant at 1% level

Type of family

Joint	5 (50.00)	5 (50.00)	10
Nuclear	48 (34.29)	92 (65.71)	140

Chi-square = 1.009; df = 1; Insignificant

Professional Duration (in years)

Upto 20	41 (55.41)	33 (44.59)	74
21-30	7 (12.07)	51 (87.93)	58
30 and above	5 (27.78)	13 (72.22)	18

Chi-square = 27.237; df = 2; Significant at 1% level

Monthly Income (In Rs.)

< 35000	23 (34.85)	43 (65.15)	66
35000-50000	6 (20.69)	23 (79.31)	29
> 50000	24 (43.64)	31 (56.36)	55

Chi-square = 4.388; df = 2; Insignificant

Enterprise management

Sole	33 (35.48)	60 (64.52)	93
Other's help	20 (35.09)	37 (64.91)	57

Chi-square = 0.002; df = 1; Insignificant

Obtaining financial**support**

Yes (bank loan)	13 (41.94)	18 (58.06)	31
No	40 (33.61)	79 (66.39)	119

Chi-square = 0.745; df = 1; Insignificant

Table 5.9, reveals that 65% of women entrepreneurs are motivated by self or they are being bound to do the business and 35% by their family. It was found that the financial constraints of the family were the main reason behind self motivation. The other factors may be attributed as continuing family's business since they have no other means of earning. Education-wise information further shows that women entrepreneurs who are illiterate are more self motivated as compared to those educated women entrepreneurs. The reason to this may be assigned to more experience and knowledge among educated women entrepreneurs and in this process they are less dependent on their family members. On the other hand, 27% of women entrepreneurs who are illiterate are motivated by the family members to choose business line. 34-55% women entrepreneurs who are educated are motivated by their family members. The chi-square value is insignificant. Castes wise information reveals that 68% of women entrepreneurs from General castes category are self motivated or they are bound to do the business, as compared to 32% of them who are motivated by their family members. 100% of women entrepreneurs under SC/ST category respondents are self motivated. Almost proportionate women entrepreneurs of OBC category are motivated by family members as well as are self motivated to start the business. The chi-square value is statistically significant at 1% level. Type of family of women entrepreneurs with respect to joint families shares equal distribution of motivational factors of family and self motivation. 66% of women entrepreneurs from nuclear families are self motivated or bound to do the business as compared to 34% of women entrepreneurs who are motivated by their family members. The chi-square value further shows insignificant. More than 73% of women entrepreneurs having above 20 years of professional experience in the Ima Market are self motivated or they are bound to do the business, compared to around 55% of women entrepreneurs having upto 20 years of professional experience in the market are motivated by family. The chi-square value is statistically significant at 1% level. Therefore, we can say that the variables are positively associated. 56 to 79% of women entrepreneurs in all the

ranges of income level are self motivated or are bound to do the business; on the other hand 20 to 43% of women entrepreneurs in all the ranges of income level are motivated by family members. The chi-square value is insignificant. This relatively shows, women entrepreneurs starting business with their own will and determination earns in a much higher level. The enterprise managerial results are found to be equally proportionate. 64% of women entrepreneurs who are running their business alone as well as entrepreneurs who takes other's help are self motivated and 36% women entrepreneurs are motivated by their family members. The chi-square value is insignificant. 58% of women vendors and who are self motivated says they have obtained financial support from the banks and 66% of them have not availed any financial support from the bank. The chi-square value for these two variables is also found to be statistically insignificant.

Inspirational factors with respect to castes:

Table No. 5.10 - Castes Vs Inspiration to do the Business

Castes	Inspiration to do the business		Total
	Family	Self/Bound to do	
General	29 (32.22)	61 (67.78)	90 (100)
SC/ST	0	7 (100)	7 (100)
OBC	24 (45.28)	29 (54.72)	53 (100)
Total	53 (35.33)	97 (64.67)	150 (100)

The above table (5.10) shows that, out of total 150 respondents, 53 (35.33%) women entrepreneurs were inspired by family members and the remaining 97 (64.67%) of them started with their own perception to start the business and were also bound to do. Among the General category, 29 (32.22%) of the women entrepreneurs were inspired by family members against 61 (67.78%) who were self inspired. 100% of the SC/ST category women entrepreneurs were self inspired / were bound to join the business line. And more

or less proportionately the OBC category has been distributed between family's inspiration and self inspiration, by 24 (45.28%) and 29 (54.72%) respectively.

So, the table reveals that in almost all the castes categories, women entrepreneurs were less inspired by their family members. The study shows that, maximum of them are self inspired or were bound to join the business line may be because of financial constraints of the family.

3) Analyzing Pull and Push factors associated with Women Entrepreneurs:

What makes women to start a business of their own, whether they are pushed into that activity by some pressure wither economic / social or they have been attracted to it?

Entrepreneurial venture generally depends upon demand and supply for the entrepreneur which, in turn, depends upon the demand/supply of its product/service. Thus entrepreneur's demand is 'derived demand'. Besides this, demand for a woman entrepreneur may exist in a 'latent' form but may not surface owing to unfavourable environment. For instance, in a joint family, women may not be called upon to handle family business as these are well managed by menfolk. However, on partition of the family or demise of the male member, the women may be called upon to handle the business activities. Hence, women, like male entrepreneurs venture into the business after perceiving the demand for their products/services in the market.

Table No. 5.11
Reason for Entering the Business

Group	Financial constraints	Continuing family's business	Extra Income	Total
1	2	3	4	
All Data	98 (65.33)	34 (22.67)	18 (12.00)	150
<u>Education</u>				
Illiterate	33 (64.71)	14 (27.45)	4 (7.84)	51
Under Matric	38 (80.85)	6 (12.77)	3 (6.38)	47
Matric	19 (59.38)	10 (31.25)	3 (9.38)	32
HS+	8 (40.00)	4 (20.00)	8 (40.00)	20
Chi-square = 22.745; df = 6; Significant at 1% level				
<u>Castes</u>				
General	56 (62.22)	20 (22.22)	14 (15.56)	90
SC/ST	6 (85.71)	1 (14.29)	0 (0)	7
OBC	36 (67.92)	13 (24.53)	4 (7.55)	53
Chi-square = 3.603; df = 4; Insignificant				
<u>Type of family</u>				
Joint	5 (50.00)	5 (50.00)	0 (0)	10
Nuclear	93 (66.43)	29 (20.71)	18 (12.86)	140
Chi-square = 5.203; df = 2; Insignificant				
<u>Capital availability to start the business</u>				
Yes	10 (52.63)	9 (47.37)	0 (0)	19
No	88 (67.18)	25 (19.08)	18 (13.74)	131
Chi-square = 9.004; df = 2; Significant at 1% level				

Monthly Income (In Rs.)

<35000	37 (56.06)	20 (30.30)	9 (13.64)	66
35000-50000	23 (79.31)	5 (17.24)	1 (3.45)	29
> 50000	38 (69.09)	9 (16.36)	8 (14.55)	55

Chi-square =7.105; df = 4; Insignificant

Enterprise management

Sole	63 (67.74)	19 (20.43)	11 (11.83)	93
Other's help	35 (61.40)	15 (26.32)	7 (12.28)	57

Chi-square = 0.763; df = 2; Insignificant

Obtaining financial**support**

Yes (bank loan)	18 (58.06)	7 (22.58)	6 (19.35)	31
No	80 (67.23)	27 (22.69)	12 (10.08)	119

Chi-square = 2.078; df = 2; Insignificant

Table 5.11, highlights 65% of women entrepreneurs are doing business in the Ima Market due to financial constraints, whereas 23% of women vendors are continuing family's business. Only 12% of women entrepreneurs are doing business as a means of earning extra/additional income. It reveals that majority of women entrepreneurs are doing business to fight against the financial constraints of the family. It is true indicator of entrepreneurship development among women and its level of participation. Education-wise data reveals that minimal percentage of women vendors ranging from 6-9% of both illiterate and upto matric level are doing business for extra income compared to 40% of women vendors above higher secondary level. 40-80% of women entrepreneurs are entering the business line due to financial constraints. The chi-square value is statistically significant at 1% level. Castes wise information shows that more than 62% of women entrepreneurs from all the category of castes are entering the

business due to financial constraints reasons. Negligible percentage of women vendors from the entire category is doing business to earn extra income. The chi-square value is found to be insignificant. So, it shows that these two variables are independent. Type of family data depicts that 66% of women vendors from nuclear family enters the business line due to financial constraints and 50% from joint families. 13% of women vendors from nuclear families says they are doing the business to earn extra income against nil from joint families. The value of the chi-square further justifies the argument given in this table between the two variables. 67% of women vendors doing business due to financial constraints do not have enough capital to start the business and 53% women entrepreneurs have enough capital with them. The data also reveals that none of the women entrepreneurs who are earning extra income have capital to start the business; this shows relatively that they are doing the business without any motive to earn for their livelihood. The value of the chi-square is also found to be statistically significant at 1% level. More than 56% of women entrepreneurs who are entering to the business are earning in all the ranges of income level. Upto 30% of them are also earning in all the ranges of income level and are entering the business to continue family's business. Therefore, the value of the chi-square is also found to be insignificant. 61-68% of women vendors who are entering the business line due to financial constraints are managing their enterprise in both the ways (sole and other's help). The chi-square value is insignificant. 58% of the women entrepreneurs who are entering the business due to financial constraints have obtained financial support from bank. The value of the chi-square is statistically insignificant.

Mode of conveyance used by the women entrepreneurs of Ima Market of Manipur:

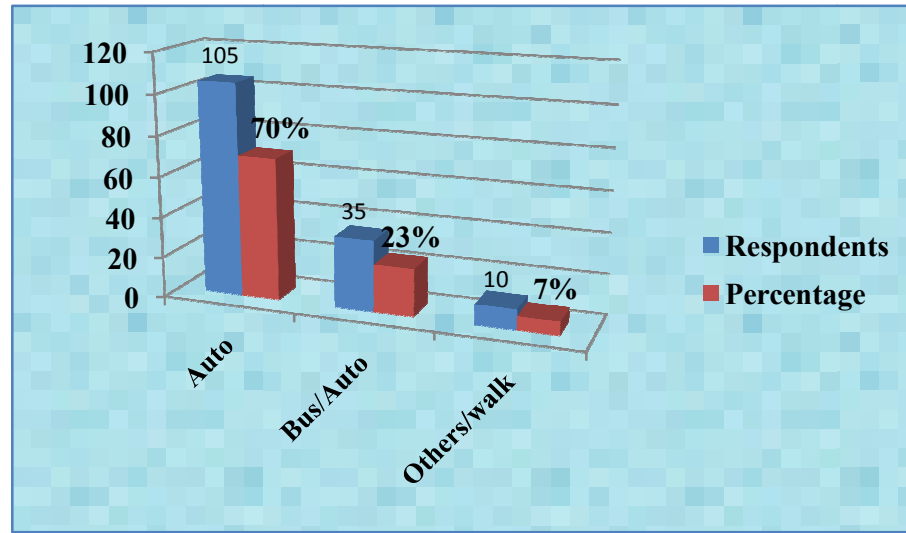


Chart No. 5.3: Mode of Conveyance Used by the Women Entrepreneurs

From the above chart, it can be seen that, maximum of the respondents 105 (70%) prefer auto as their conveyance. Remaining, 35 (23.33%) prefers Bus/Auto and 10 (6.67%) others like walking upto Market.

Therefore, it can be seen that, maximum of the women entrepreneurs prefer to travel by auto then other mode of conveyance. As the researcher discussed the issue during field visit, they had expressed the conveniences to travel by auto since it takes lesser time.

Table No. 5.12
Source of Information About the Market

Group	Family	Friends	Others	Total
1	2	3	4	5
All Data	16 (10.67)	2 (1.33)	132 (88.00)	150
<u>Education</u>				
Illiterate	4 (7.84)	0 (0)	47 (92.16)	51
Under Matric	6 (12.77)	2 (4.26)	39 (82.98)	47
Matric	4 (12.50)	0 (0)	28 (87.50)	32
HS+	2 (10.00)	0 (0)	18 (90.00)	20
Chi-square = 5.312; df = 6; Insignificant				
<u>Castes</u>				
General	8 (8.89)	2 (2.22)	80 (88.89)	90
SC/ST	3 (71.43)	0 (0)	4 (28.57)	7
OBC	5 (9.43)	0 (0)	48 (90.57)	53
Chi-square = 9.281; df = 4; Significant at 1% level				
<u>Type of family</u>				
Joint	2 (20.00)	0 (0)	8 (80.00)	10
Nuclear	14 (10.00)	2 (1.43)	124 (88.57)	140
Chi-square = 1.096; df = 2; Insignificant				
<u>Dist from residence to market</u>				
Upto 10 km	12 (9.60)	1 (0.80)	112 (89.60)	125
10-20 km	1 (12.50)	1 (12.50)	6 (75.00)	8
Above 30 km	3 (17.65)	0 (0)	14 (82.35)	17
Chi-square = 9.162; df = 4; Significant at 5% level				
<u>Monthly Income (In Rs.)</u>				
< 35000	5 (7.58)	1 (1.52)	60 (90.91)	66
35000-50000	5 (17.24)	1 (3.45)	23 (79.31)	29

> 50000	6 (10.91)	0 (0)	49 (89.09)	55
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Chi-square = 3.812; df = 4; Insignificant

Obtaining financial

support

Yes (bank loan)	3 (9.68)	0 (0)	28 (90.32)	31
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No	13 (10.92)	2 (1.68)	104 (87.39)	119
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Chi-square = 0.581; df = 2; Insignificant

Market choice

Hub/wellknown	15 (11.36)	2 (1.52)	115 (87.12)	132
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Nearby	1 (5.56)	0 (0)	17 (94.44)	18
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Chi-square = 0.870; df = 2; Insignificant

Table 5.12, shows 88% of women entrepreneurs came to know about the market from different other sources (Ima market being one of the most famous and important market in Manipur, entrepreneurs know since childhood), 11% of women entrepreneurs came to know about the market from family members, and remaining minimal 1% of them from friends. Education-wise information depicts that 82% and above women entrepreneurs from both illiterate and educated background came to know about the market from different other sources. Only 4% of women vendors from under matric background says they came to know about the market from friends. 7-13% of them from both the backgrounds came to know from family. The chi-square value is insignificant. Castes wise information shows that 91% of women entrepreneurs from OBC category came to know about the market from other sources and remaining 9% from family. Only 2% of women entrepreneurs from general category says they came to know about the market from friends. 80-89% of women entrepreneurs from both the type of family came to know about the market from different other sources. 10-20% of both the categories from family and only 1% from friends. The value of

chi-square is statistically significant at 1% level. It shows that these two variables are positively associated. 75% of women entrepreneurs who came to know about the market from other sources are staying between 10-20 km distances from the market. Around 9% of women vendors who came to know about the market from family are staying within 10 km distance from the market. 82% of women entrepreneurs who came to know about the market from other sources are staying beyond 30 km distance from the market. This indicates that no matter how far the market is from their residence women entrepreneurs toil their day to reach to the market to do the business. The value of chi-square is statistically significant at 5% level and thus justifies the argument given in this table. Women entrepreneurs who came to know about the market from different source are relatively earning in all the ranges as compared to those entrepreneurs who got the information about the market from family and friends. The value of chi-square shows that the two variables are independent and hence it is insignificant. 90% of women vendors who came to know about the market from other sources have availed financial support from banks and 87% of them have not. The value of chi-square further shows that it is insignificant. 94% of women vendors who came to know about the market from other source have chosen the market to do the business because it is a near to their residence and remaining 87% says they have chosen the market to do the business because it is a hub/well known market in Manipur. The chi-square value is statistically insignificant.

Earlier profession of the respondent women entrepreneurs:

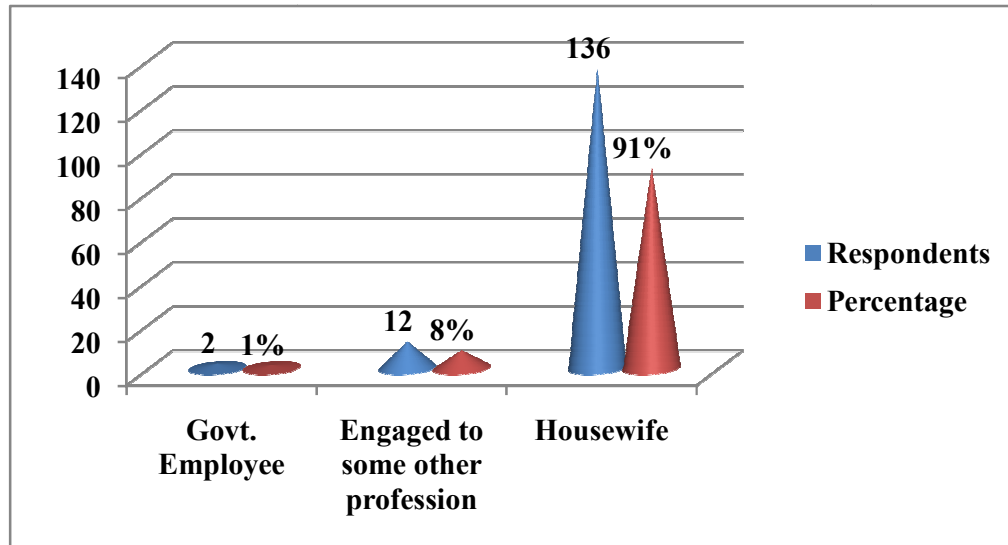


Chart No. 5.4: Earlier Profession of the Women Entrepreneurship
(Source: Primary)

The above chart (5.4) reveals that, maximum entrepreneurs i.e 136 (90.67%) out of 150 are housewife, remaining 12 (8%) were engaged to some other profession and a very negligible no. i.e 2 (1.33%) respondents were Govt. employee earlier.

This table highlights that, maximum women entrepreneurs in Ima Market are housewife, which means they are maintaining both the role of housewife as well as an entrepreneur.

Table No. 5.13
Customer's Attitude

Group	Good	Unreasonably Bargains	Total
1	2	3	4
All Data	99 (66.00)	51 (34.00)	150
<u>Education</u>			
Illiterate	35 (68.63)	16 (31.37)	51
Under Matric	30 (63.83)	17 (36.17)	47
Matric	23 (71.88)	9 (28.12)	32
HS+	11 (55.00)	9 (45.00)	20
Chi-square = 1.826; df = 3; Insignificant			
<u>Type of family</u>			
Joint	6 (60.00)	4 (40.00)	10
Nuclear	93 (66.43)	47 (33.57)	140
Chi-square = 0.172; df = 1; Insignificant			
<u>Monthly Income (In Rs.)</u>			
< 35000	46 (69.70)	20 (30.30)	66
35000-50000	21 (72.41)	8 (27.59)	29
> 50000	32 (58.18)	23 (41.81)	55
Chi-square = 2.432; df = 2; Insignificant			
<u>Professional Duration (in years)</u>			
Upto 20	52 (70.27)	22 (29.73)	74
21-30	35 (60.34)	23 (39.66)	58
30 and above	12 (66.67)	6 (33.33)	18
Chi-square = 1.432; df = 2; Insignificant			
<u>Enterprise management</u>			
Sole	62 (66.67)	31 (33.33)	93
Other's help	37 (64.91)	20 (35.09)	57
Chi-square = 0.048; df = 1; Insignificant			

Table 5.13, depicts customer's attitudinal reaction, 66% of women entrepreneurs says good and 34% says the customers unreasonably bargains. Education-wise information shows, 31-36% of women entrepreneurs from both illiterate and under matric category says the customers unreasonably bargains while buying things from them and 64-69% of them says they are good. 28-45% of women entrepreneurs from matric and above category says the customers unreasonably bargains making them irritating and more than 55% says they are good. The value of chi-square shows that these two variables are independent, thus it is insignificant. 60-66% of women entrepreneurs from both joint and nuclear family background share that the customers are good, whereas 34-40% says they unreasonably bargains. The value of chi-square is statistically insignificant. Income level of the women entrepreneurs shows upto 72% of women entrepreneurs who says the customers reaction are good are earning upto Rs. 50,000/- per month, and 58% of them are earning above Rs. 50,000/- p.m. Against 42% of women entrepreneurs who has shared that the customers unreasonably bargains are earning above Rs. 50,000/- p.m. the value of chi-square further shows that these two variables are independent. 60% and above women entrepreneurs who says customer's attitude are good have their professional experience of above 20 years, against 40% who says customers unreasonably bargains. Therefore, the value of chi-square shows that these variables are independent and is insignificant. Above 33% of women entrepreneurs says they unreasonably bargains. 67% of women entrepreneurs who says customers are good are managing their enterprise on their own and 65% are taking other's help. 33% of women entrepreneurs who says customers are good are managing their enterprise on their own and 35% are taking other's help. The value of chi-square is statistically insignificant. Therefore, the whole table analysis shows that the variables are insignificant.

4) **Mechanism of handling dual role and its related problems at workplace and at home:**

Enterprises constitute an important segment of the Indian economy. This sector has potential to generate gainful employment opportunities. This sector can assure equitable distribution of income and wealth and balance regional development. This sector can also act as nursery for the growth of entrepreneurship among population in general and women in particular. The new economic regime has offered large number of opportunities to micro and small enterprises of our economy. As a result this sector is engulfed by large number of problems. The present table examines the dual role and its related problems of women entrepreneurs.

Table No. 5.14

Managing Dual Role

Group	Tough/Difficult	Not difficult	Total
1	2	3	4
All Data	102 (68.00)	48 (32.00)	150
<u>Education</u>			
Illiterate	40 (78.43)	11 (21.57)	51
Under Matric	30 (63.83)	17 (36.17)	47
Matric	19 (59.38)	13 (40.62)	32
HS+	13 (65.00)	7 (35.00)	20
Chi-square = 4.103; df = 3; Insignificant			
<u>Type of family</u>			
Joint	2 (20.00)	8 (80.00)	10
Nuclear	94 (67.14)	46 (32.86)	140
Chi-square = 0.709; df = 1; Insignificant			

Child care

NA as Grown up	49 (58.33)	35 (41.67)	84
Family members	52 (80.00)	13 (20.00)	65
Not applicable	1 (100)	0 (0)	1

Chi-square = 8.379; df = 2; Significant at 1% level

Monthly Income (In Rs.)

< 35000	48 (72.73)	18 (27.27)	66
35000-50000	19 (65.52)	10 (34.48)	29
> 50000	35 (63.64)	20 (36.37)	55

Chi-square = 1.241; df = 2; Insignificant

Enterprise management

Sole	64 (68.82)	29 (31.18)	93
Other's help	38 (66.67)	19 (33.33)	57

Chi-square = 0.075; df = 1; Insignificant

Response of In-laws

Positive and supportive	46 (33.33)	92 (66.67)	138
No in-laws	8 (80.00)	2 (20.00)	10
Not applicable	2 (100)	0 (0)	2

Chi-square = 1.716; df = 2; Insignificant

Table 5.14, shows that 68% of women entrepreneurs finds very tough/difficult to manage the dual role of being a housewife/mother/daughter-in-law and an entrepreneur, remaining 32% says it's not difficult at all. Education-wise data reveals that 59-65% of women entrepreneurs who are educated and 78% of illiterate shares that they find it very tough/difficult to manage the dual role. 35-40% of women entrepreneurs who are educated and 22% of illiterate says not difficult to manage the dual role. The value of chi-square is statistically insignificant. It shows that these two variables are independent. 80% of the

women entrepreneurs who hail from joint families says it's difficult and tough to manage both the role at a time, against 20% from joint families who find not so difficult to manage. The value of chi-square further shows that these two variables are independent. As far as child care management is concerned 80% of women entrepreneurs whose children are taken care of by family members find not so difficult to manage the dual role against 20% of women entrepreneurs who find it very difficult and tough to manage. Women entrepreneurship whose child need not require any special care since the children are grown up are proportionately distributed in both the cases. There was one case of not applicable since the entrepreneur was unmarried. The value of chi-square is statistically significant at 1% level of significance. It shows that these two variables are positively associated. 72% of the women entrepreneurs who share the difficulty in managing the dual role earn below Rs. 35,000/- p.m. against on an average of 35% earn above Rs. 35,000/- p.m. who say it is not difficult to manage the dual role. The value of chi-square is statistically insignificant. 69% of women entrepreneurs who share difficulty in managing the dual role are managing the enterprise alone, against 31% who find it not so difficult. 67% of women entrepreneurs who share difficulty in managing the dual role are managing the enterprise with other's help, against 33% who find it not so difficult. The chi-square value further shows that these two variables are independent and hence it is insignificant. With regard to response from in-laws, 33% of women entrepreneurs who find it very difficult to manage the dual role get positive and supportive response from in-laws against 67% of them finding not so difficult to manage the dual role. The value of chi-square in this case also shows that it is statistically insignificant.

Relaxation method practice by women entrepreneurs of Ima Market:

The chart (5.4) shows that, 97 (64.67%) of the respondents chat with friends when they get tired, 6 (4%) of them visits temple and 47 (31.33%) sleeps and relax.

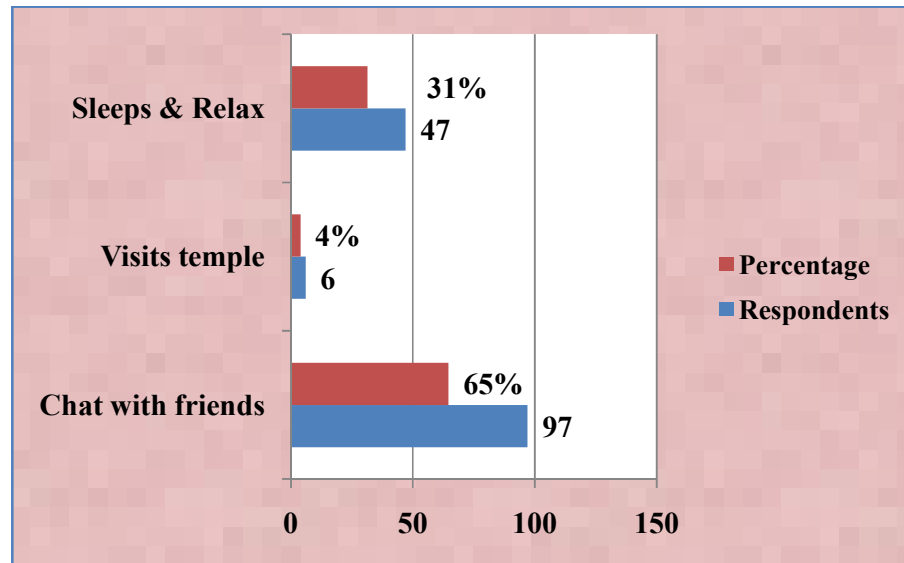


Chart No. 5.5: Relaxation Method Practice by Women Entrepreneurs of Ima Market (Source: Primary)

5) Knowledge of the Women entrepreneurs about the Govt. Policy / programme:

Development of women has been receiving attention of the Government right from the very First Five Year Plan and it has been treated as a subject of welfare. The Central Social Welfare Board, set up in 1953, acted as an apex body to take up welfare related activities for women and children. The new Industrial policy of the Government of India has stressed the need for conducting special entrepreneurial programmes for women. But all this important issues undertaken by the Government for the development of women entrepreneurs do not seem to have an impact of the women entrepreneurs' development in the Ima Market of

Manipur. The research scholar has tried so many ways to collect data on the programmes and schemes mean for Women entrepreneur's development in Ima Market. But nonetheless, no proper documents, data were able to collect during the course of research work. The following discussions are some of the responds/results from the women vendors who could share a little bit of knowledge about their developmental programme.

Table No. 5.15
Knowledge of Govt. Support Schemes

Group	Yes	No	Total
1	2	3	4
All Data	62 (41.33)	88 (58.67)	150
<u>Education</u>			
Illiterate	18 (35.29)	33 (64.71)	51
Under Matric	20 (42.55)	27 (57.45)	47
Matric	17 (53.13)	15 (46.87)	32
HS+	13 (65.00)	7 (35.00)	20
Chi-square = 2.962; df = 3; Insignificant			
<u>Knowledge of Govt. officials</u>			
<u>visiting market</u>			
Yes	33 (100)	0 (0)	33
No	29 (24.79)	88 (75.21)	117
Chi-square = 60.050; df = 1; Significant at 1% level			
<u>Initiatives taken up</u>			
<u>for market development</u>			
Yes	47 (34.81)	88 (65.19)	135
No Idea	15 (100)	0 (0)	15
Chi-square = 23.656; df = 1; Significant at 1% level			

<u>Municipality's role</u>			
Cleans market, provides water	3 (100)	0 (0)	3
Collect tax	55 (51.89)	51 (48.11)	106
No idea	4 (9.76)	37 (90.24)	41
Chi-square = 25.986; df = 2; Significant at 1% level			
<u>Obtaining financial support</u>			
Yes (bank loan)	23 (74.19)	8 (25.81)	31
No	39 (32.77)	80 (67.23)	119
Chi-square = 17.400; df = 1; Insignificant			

Table 5.15, reveals that, 58% of the women entrepreneurs says they don't have any idea or knowledge about the Government support schemes, remaining 62% says they know it. Here, the Government support schemes means, the Municipality's role of cleaning market, was providing drinking water facilities and collection of tax, as responded by the women entrepreneurs, during data collection. Education-wise information shows 42-65% of educated women entrepreneurs know about the Government schemes meant for them, and 47-65% of them does not have any knowledge of the Government schemes. 65% of illiterate women entrepreneurs do not have any idea about the Government schemes and 35% of them say, they have a little knowledge of schemes. The value chi-square is statistically insignificant. It shows that these two variables are independent. All the women entrepreneurs who have the knowledge of Government support schemes says, some Government officials used to visit the market time to time. The value of chi-square is significant at 1% level of significance. It shows that these two variables are positively associated. 65% of women entrepreneurs who does not have any idea/knowledge about Government support schemes says none of the Imas (women entrepreneurs) have taken

initiatives to speak to the Government about the market development, against 35% of them who say that certain initiatives has been taken up to speak to the Government by the Association members of the market for their development. Cent percent of women vendors who knows about the schemes just denied that none of the vendors has taken up any initiatives. The value of chi-square further shows that these two variables are independent and thus statistically significant at 1% level of significance. All the women entrepreneurs who know about the schemes described Municipality Council of Imphal's role as cleaning market daily and providing drinking water facility inside the market complex. 52% of the women entrepreneurs, who has knowledge about schemes, shared Municipality's role as collecting tax. 90% of women entrepreneurs who does not have any idea about the schemes of Government could not give any information about the Municipality's role. The chi-square value is statistically significant at 1% level of significance. It shows that these two variables are positively associated. 74% of women entrepreneurs who has some knowledge about the Government support schemes say they have obtained financial support from the bank against 32% who has not obtained any financial help. The value of chi-square is statistically insignificant. It shows that these two variables are independent.

The national perspective plan for women was issued by the Government of India in 1988. Its purpose was to access the extent to which the women have been integrated into India's development and make recommendations towards the equity and social justice for all women. Not only this, Shramshakthi's report of National Commission for Self-employed Women and Women in the Informal Sector has implications for policy related to women's development. It also brings out the important fact that a single nation-wide policy for women's development is not likely to be effective.

The Eight Plan (1992-97) with human development as its major focus played a very important role in the development of women.

The Ninth Five Year Plan made significant changes in the conceptual strategy of planning for women and empowerment of women became one of the nine primary objectives of the Ninth Five Year Plan. The approach to the Tenth Plan for empowering women is very distinct from that of the earlier plans, as it now stands on a strong platform for action with definite goals, targets and a time frame. And the process of empowering women initiated during the Ninth Five Year Plan is expected to continue through and beyond the Tenth Plan. For this, recently adopted National Policy for empowerment of women would be translated into action through creating an environment, through positive economic and social policies for the development of women to enable them to realize their full potential and through providing equal access to participation and decision-making for women in social, political and economic life of the nation. In order to increase the women's employment in factories and industrial establishments, efforts will be made to remove the existing traditional bias that women are good only in feminine jobs and encourage women to equip themselves with necessary professional skills and compete with men to make an entry into newer areas.

The Tenth Five Year Plan focus on Development of women has been receiving attention of the Government right from the very First Plan (1951-56). But, the same has been treated as a subject of 'welfare' and clubbed together with the welfare of the disadvantaged groups like destitute, disabled, aged, etc. The Central Social Welfare Board (CSWB), set up in 1953, acts as an Apex Body at national level to promote voluntary action at various levels, especially at the grassroots, to take up welfare-related activities for women and children.

The shift in the approach from 'welfare' to 'development' of women could take place only in the Sixth Plan (1980-85). Accordingly, the Sixth Plan adopted a multi-disciplinary approach with a special thrust on the three core sectors of health, education and employment. In the Seventh Plan (1985-90), the developmental programmes continued with the major objective of raising their economic and social status and bringing them into the mainstream of national development. A significant step in this direction was to identify/promote the 'Beneficiary- Oriented Schemes' (BOS) in various developmental sectors which extended direct benefits to women. The thrust on generation of both skilled and unskilled employment through proper education and vocational training continued. The Eighth Plan (1992-97), with human development as its major focus, played a very important role in the development of women. It promised to ensure that benefits of development from different sectors do not by-pass women, implement special programmes to complement the general development programmes and to monitor the flow of benefits to women from other development sectors and enable women to function as equal partners and participants in the development process.

The Ninth Plan (1997-2002) made two significant changes in the conceptual strategy of planning for women. Firstly, 'Empowerment of Women' became one of the nine primary objectives of the Ninth Plan. To this effect, the Approach of the Plan was to create an enabling environment where women could freely exercise their rights both within and outside home, as equal partners along with men. Secondly, the Plan attempted 'convergence of existing services' available in both women-specific and women related sectors. To this effect, it directed both the centre and the states to adopt a special strategy of 'Women's Component Plan' (WCP) through which not less than 30 per cent of funds/benefits flow to women from all the general development sectors. It also suggested that a special vigil be kept on the flow of the earmarked funds/benefits

through an effective mechanism to ensure that the proposed strategy brings forth a holistic approach towards empowering women.

More so, several institutional arrangements have been made to protect and develop women entrepreneurship. Now not only national Government, but international Governments are also involved in the promotion of entrepreneurship among women. Both national and international conferences are being arranged for development of women entrepreneurs and have adopted a special program of action. The international agencies like UNCTAD, UNDP, ILO, are also engaged in promotion of entrepreneurship among women.

India: Programs and Policies for Women Entrepreneurs

There are a number of general programs which may be rural specific such as Jawahar Rojgar Yojana, Million Wells Scheme, Indira Awas Yojana, Employment Assurance Scheme, Development of Women & Children in Rural Areas, Training of Rural Youth for Self Employment and Integrated Urban Poverty Eradication Programme; and urban specific such as Nehru Rojgar Yojana, Prime Minister's Integrated Urban Poverty Eradication Program, Urban Basic Services for Poor, Trade Related Entrepreneurship Assistance and Development. Under some of these programs, there exist special slot for women entrepreneurs. For instance, 20% subsidy is provided to women entrepreneurs under Nehru Rojgar Yojana; units with less than Rs.10.00 lacs capital get financial assistance under Prime Minister's Integrated Urban Poverty Eradication Program; trade support in the form of training, guidance and counselling, etc. under the program Trade Related Entrepreneurship Assistance and Development. Besides, there are programs that are exclusively meant to support women entrepreneurs. Those programs that extend financial support through banks are Stree Shakti Package (State Bank of India); Viklang Mahila Vikas Scheme (Union Bank of India); CAN Mahila (Canara Bank); Priyadarshini (Bank of India); Cent Kalyani Loan Scheme (Central Bank of India); Orient Mahila Vikas

Yojana (Oriental Bank of Commerce); Small Enterprise Management Assistance Programs (SIDBI); and Mahila Udyam Nidhi Scheme (PHD Chamber of Commerce and Industry); Annapurna scheme,, Artisan Credit Cards and Laghu Udyami Credit Cards etc. (Webindia 123.com / women / loans / loans.htm and India's National Newspaper, Monday, Aug 12, 2002).

A number of national bodies that extend direct and indirect support to women entrepreneurs are National Research and Development Corporation; Department of Science and Technology; National Institute for Entrepreneurship and Business Development (New Delhi); The Entrepreneurship Development Institute of India (Ahmedabad); Small Industry Extension Training Institute (Hyderabad).

The training programs involve psychological tests which help women assess their ability to take risks and disposition for entrepreneurship. They also provide information and guidance on how to prepare feasibility reports, fill-in application forms, setup infrastructural facilities and apply for financial assistance (<http://raebareli.nic.in/employment/career.html> (District employment exchange Raebareili)

Ministry of Micro, Small and Medium Enterprises, Government of India has always been in for front playing a very important role in bringing a development in the entrepreneurial sector of the country. Let us take a look on their roles, services and some of their programmes initiated by them for the entrepreneurs.

Micro Small and Medium Enterprises

Aims and objectives

"Imparting greater vitality and growth impetus to the Micro, Small and Medium Enterprises (MSME) in terms of output, employment and exports and instilling a

competitive culture based on heightened technology awareness."

The Micro, Small and Medium Enterprises (MSME) sector has been recognised as engine of growth all over the world. Many countries of the world have established a SME Development Agency as the nodal agency to coordinate and oversee all Government interventions in respect of the development of this sector. In the case of India, also Medium establishment has for the first time been defined in terms of separate Act, governing promotion and development of Micro, Small and Medium Enterprises (MSME) i.e. Micro, Small and Medium Enterprises (MSME) development Act, 2006 (which has come into force from 02nd Oct, 2006) the Office of Development Commissioner (Micro, Small and Medium Enterprises) functions as the nodal Development Agency under the Ministry of Micro, Small and Medium Enterprises (MSME).

Office of Development Commissioner (SSI) was established in 1954 on the basis of the recommendations of the Ford Foundation. Over the years, it has seen its role evolve into an agency for advocacy, hand holding and facilitation for the small industries sector. It has over 70 offices and 21 autonomous bodies under its management. These autonomous bodies include Tool Rooms, Training Institutions and Project-cum-Process Development Centres. Office of the Development Commissioner (MSME) provides a wide spectrum of services to the Micro, Small and Medium Industrial sector. These include facilities for testing, tool-menting, training for entrepreneurship development, preparation of project and product profiles, technical and managerial consultancy, assistance for exports, pollution and energy audits etc. Office of the Development Commissioner (MSME) provides economic information services and advises Government in policy formulation for the promotion and development of SSIs. The field offices also work as effective links between the Central and the State Governments.

Consequent to the increased globalization of the Indian economy, MSMEs are required to face new challenges. Office of the Development Commissioner (MSME) has recognised the changed environment and is currently focusing on providing support in the fields of credit, marketing, technology and infrastructure to MSMEs. Global trends and national developments have accentuated Office of the Development Commissioner (MSME)'s role as a catalyst of growth of MSMEs in the country.

Office of Development Commissioner (MSME) Network

A vast network of field organisations and institutes across the country operate according to the aims, objectives and guidelines laid down by Development Commissioner (MSME).

Chart No. 5.6: Organizational Structure of MSME

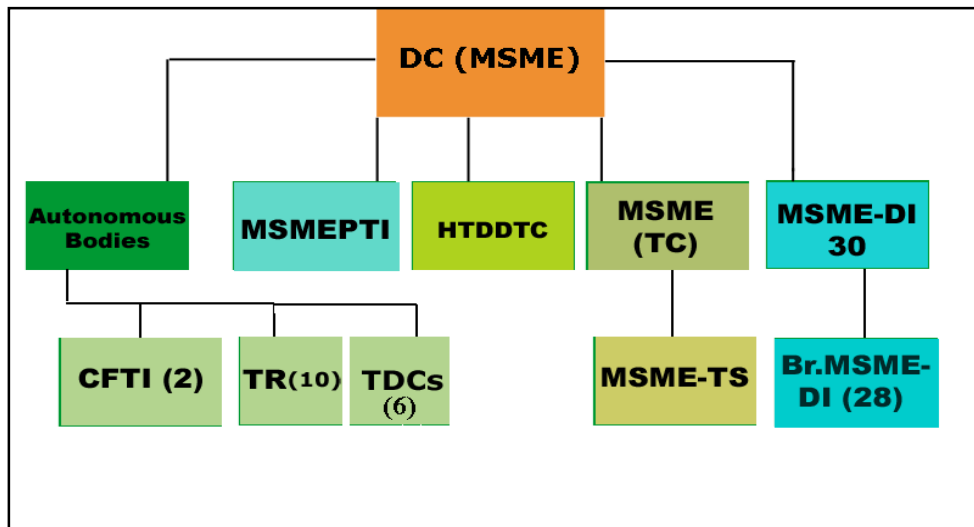


Table No. 5.16: Abbreviations Used (MSME)		
S. No.	Abbreviations	Details
1	DC(MSME)	Development Commissioner (Micro, Small & Medium Enterprises).
2	MSME-DI	Micro, Small & Medium Enterprises Development Institute.
3	Br. MSME DI	Branch Micro, Small & Medium Enterprises Development Institute
4	MSMEPTI	Micro, Small & Medium Enterprise Promotional Testing Institute.
5	MSME-TR	Micro, Small & Medium Enterprise Tool Room.
6	CDGI	Centre for Development of Glass Industry.
7	HTDDTC	Hand Tool Design Development & Training Centre.
8	MSME (TC)	Micro, Small & Medium Enterprises Testing Centre.
9	MSME (TS)	Micro, Small & Medium Enterprises Testing Station.
10	ESTC	Electronic Service & Training Centre.
11	IDEMI	Institute for Design, Electrical Measuring Instruments.
12	FFDC	Fragrance & Flavour Development Centre.
13	CFTI	Centre for Footwear Training Institute.

Organisational Structure

The Ministry of Micro, Small and Medium Enterprises (M/o MSME) is the administrative Ministry in the Government of India for all matters relating to Micro, Small and Medium Enterprises. It designs and implements policies and programmes through its field organisations and attached offices for promotion and growth of MSME sector.

The Office of the Development Commissioner (MSME) is an attached office of the Ministry of MSME, and is the apex body to advise, coordinate and formulate policies and programmes for the development and promotion of the MSME Sector. The office also maintains liaison with Central Ministries and other Central/State Government agencies/organisations financial institutions.

Institutional Network

The Development Commissioner (MSME) have a network of 30 MSME-Development Institute(MSME-DI), 28 Br. MSME-Development Institute (Br. MSME-DI), 4 MSME-Testing Centres (MSME-TCs), 7 MSME-Testing Stations (MSME-TSs), 21 Autonomous bodies which include 10 Tool Rooms (TRs) and Tool Design Institutes (TDI), 4 MSME-Technology Development Centre (MSME-TDC), 2 MSME-Technology Development Centre-Footwear(MSME-TDC), 1 Electronics Service & Training Centre (ESTC), 1 Institute for Design of Electrical Measuring Instruments (IDEMI) 2 National Level Training Institutes, and 1 Departmental Training Institute and one Production Centre.

MSME-Testing Centre (MSME-TC) (Formerly Regional Testing Centres (RTCs))

- Provide Testing facilities for quality upgradation
- Training/constancy in testing, quality control, quality management.
- Process quality control systems, etc.
- Product specific testing facilities are provided by MSME-Testing Stations(MSME-TSs)

Autonomous Bodies

Tool Rooms/Tool Design Institutes (TRs/TDI)

- To assist MSMEs in technical up gradation, provide good quality tooling by designing and producing tools, moulds, jigs & fixtures, components, etc.
- Provide Training and consultancy for tool and die makers.

MSME-Technology Development Centre (MSME-TDC) (Formerly Product-cum-Process Development Centres (PPDCs))

These are product specific Centres to:

- look into their specific problems and render technical service
- develop and upgrade technologies
- manpower development and training

MSME-Technology Development Centre-Footwear (MSME-TDC) (Formerly Central Footwear Training Institutes (CFTIs))

- Develop footwear designing to promote exports
- Training for manpower in Footwear Industry.

Training Institutes

There are three National Level Training Institutes. These are:

- National Institute of Micro, Small and Medium Industry Extension Training (NIMSMIET), Hyderabad,
- National Institute for Entrepreneurship and Small Business Development (NIESBUD), New Delhi, which conducts national and international level training programmes in different fields and disciplines.

- Indian Institute of Entrepreneurship (IIE), Guwahati. The main objective of the institute is to act as a catalyst for entrepreneurship development with its focus on the North East.

Other Associated Agencies:

- National Small Industries Corporation (NSIC) for technology and marketing support
- Small Industries Development Bank of India (SIDBI) an apex bank set up to provide direct/indirect financial assistance under different schemes to meet credit needs of the small-scale sector and to coordinate the functions of other institutions in similar activities.
- Khadi and Village Industries Commission (KVIC) assists the development and promotion and disbursal of rural and traditional industries in rural and town areas.

State Level Institutional Support

- State Government executes different promotional and developmental projects/schemes and provide a number of supporting incentives for development and promotion of MSME sector in their respective States.
- These are executed through State Directorate of Industries, who has District Industries Centres (DICs) under them to implement Central/State Level schemes.
- The State Industrial Development & Financial Institutions and State Financial Corporations also look after the needs of the MSME sector.

MSME provides many services through its network for small scale industries. Specialised services of Marketing, Export promotion and International co-operation are also available through a series of schemes and incentives.

- 1) Testing.
- 2) Technical.
- 3) Extension Services.
- 4) Training & Manpower Development
- 5) Technology Trends and Trade Reports

Testing and Calibration

1. MSME-Testing Centres (formerly - Regional Testing Centres)
2. MSME-Testing Stations (formerly Field Testing Station)

MSME-Testing Centres

MSME Testing Centres provide testing and calibration facilities to industries in general and small scale industries in a particular for raw materials, semi finished and finished products, manufactured by them. At present there are four MSME-Testing Centres located at Delhi, Mumbai, Chennai and Kolkata. These centres are equipped with the State of art indigenous and important equipments in the disciplines of Chemical, Mechanical, Metallurgical and Electrical Engineering to undertake Performance test, Type test and Acceptance test of semi finished, finished products etc. The centres also undertake calibration works for Measuring Instruments and Equipments confirming to international standards. These centres are accredited by internationally recognized National Accreditation Board of Testing & Calibration laboratories (NABL) certification as per ISO (17025).

MSME Testing Stations (FTS)

Besides there are seven MSME Testing stations located at Jaipur, Bhopal, Kolhapur, Bangalore, Hyderabad and Chenganacherry. These MSME Testing

stations provide testing facilities in the area of cluster of industries and some strategic industrial locations. These stations are also equipped with the State of art indigenous and imported equipment in the disciplines of Chemical, Mechanical, Metallurgical and Electrical Engineering based on local needs to undertake Performance test, Type test and Acceptance test of semi finished, finished products etc.

Technical

A network of Institutes and Autonomous bodies offer various Technical Services to the SSI sector, such as:

1. Tool Rooms/Tool Design Institutes.
2. Product-cum-Process Development Centres - PPDCs.
3. Technical Institutes.

Tool Rooms/Tool Design Institutes

Tool Room is the heart of Engineering Industry. MSME-DO has set up 10 Tool Rooms in the country to assist SSI units in their technical upgradation by providing good quality tooling's to meet the growing needs and to assist SSI units with the assistance of countries such as Denmark & Federal Republic of Germany which have provided the sophisticated machines with latest technology. Some of the Tool Rooms have also been set up with the assistance of UNIDO/ILO.

Tool Rooms serve the industries in areas indicated below:-

a) Tool Design and Production

- i. Design and Manufacture of dies and tools, mould, jigs and fixtures, gauges and tool components etc. (upto 1 micron accuracy).

- ii. Computer Aided Design and Computer Aided Manufacturing (CAD/CAM).
- iii. Heat Treatment of all types of steels.
- iv. Quality Control and Testing.

b) Training and Consultancy:

- i. Industry based long term training for tool & die makers.
- ii. Short term training for managers & supervisors to upgrade their knowledge and skill.
- iii. Need based technical training for skilled workers/ tool makers/machinists etc.
- iv. Training in CNC technology, inspection, quality control testing etc.
- v. Besides, a proposal for setting up a Tool Room at Guwahati in the North-Eastern Region is under process. Activities of monitoring and implementing of a scheme for setting up of CAD/CAM Centres at Chennai to assist small scale industries are also under process.

Product-cum-Process Development Centres - PPDCs

Six centers are in existence. They are at Firozabad for glass industry, Kannauj for essential oils, Meerut for sports goods,, Agra for foundry and Ramnagar for Electronic industries and Mumbai for Electrical Measuring Instruments.

Extension Services

Modernisation/In-plant Studies

These are undertaken in units located in dense industry clusters. Programmes for modernisation are prepared and implemented.

Sub-Contract Exchanges (SCXs) for Ancillary Development

The Government's recognition of Sub-contracting and ancillary as a means of promoting industrialization with the broader objectives of India's new economic policy announced in 1991 is reflected in the special status conferred on small scale and ancillary industries. There is a good scope for sub contracting / ancillirisation in different industry group in the country. In order to give marketing support and also to facilitate ancillary industries in their efforts to supply to public sector undertakings, 35 Sub-contracting Exchanges (SCXs) are functioning in SISIs/Br. SISIs in the country.

The scope of the Sub-contracting Exchange has further been enlarged by encouraging Industries Associations/NGOs for setting up of Sub-contracting Exchanges. As per scheme, one time grant of Rs. 470 thousands is given for setting up a sub contracting exchange plus Rs. 157 thousands for recurring expenses on tapering basis for 3 years. 51 such Sub-contracting Exchanges have been set up till March 2004.

Apart from these 35 SCX's are functioning in SISI's. Around 40 -50 Vendor Development Programmes are conducted annually in different parts of the country which are of National /State/ Regional level. The programmes are giving satisfactory contribution to the objective of ancillary /vendor development in the country. Such programmes are also contributing to enrich the data bank of the exchanges both from buyers as well as from seller's point of view.

SCX set up by NGO's /Industries Association	=	51
SCX set up in SISI	=	28
SCX set up in Br. SISI	=	7
Total (upto March 2004)	=	86

The chief functions of the Sub-Contract Exchanges are as under:-

- To register spare capacity of manufacture or services available with small and tiny units and prepare computerised data base information of all the industries in the state and update the same periodically.
- To obtain details of items regularly required by other large/medium enterprises, this could be manufactured in the small-scale sector.
- To match the requirements of large undertakings with the spare capacity available with the SSI units and introduce the small-scale units to the large scale.
- To arrange Buyer-Seller Meets/Vendor Development Programmes and Exhibitions so as to display the products registered by large undertakings/different companies and organise various programmes viz. Quality Control Programmes (ISO-9000), Export Promotion programmes and issue bulletins of information like tender enquiry and other related information free of cost to the tiny and small scale units.
- To organise Seminars/Workshops on Sub-Contracting opportunities
- To provide networking with other SCXs in the country for enabling flow of data & information on Vendor Development/Marketing opportunities.
- To generate business worth Rs.75 lakhs to Rs.1 crore annually for SSI units.

Now, let us discuss some of the important schemes under Micro, Small and Medium Enterprises.

Guidelines of the Scheme “Entrepreneurship Development Programmes (IMC / EDP/ ESDP / MDP)” under “Promotional Services Institutions and Programmes”

A. Background

The Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary unit's and contribute enormously to the socio-economic development of the country.

The Ministry of Micro, Small and Medium Enterprises (M/o MSME) promotes the development of micro and small enterprises in the country with the objective of creating self-employment opportunities and upgrading the relevant skills of existing and potential entrepreneurs. In order to promote establishment of new enterprises and creation of new entrepreneurs, M/o MSME has been implementing various schemes and programmes.

Entrepreneurship Development is one of the key elements for promotion of micro and small enterprises, particularly, the first generation entrepreneurs. Entrepreneurship, and resultant creation of employment and wealth, is a major mean for inclusive development. Hence, entrepreneurship development has been one of the priorities in countries, the world over.

The Office of DC (MSME) conducts a large number of vocational and entrepreneurship development programmes. While vocational training is implemented by various Departments of the Government, the responsibility of entrepreneurship development lies largely with this office. The Entrepreneurship

Development Programmes (EDPs) are conducted through MSME-DIs, with focus on entrepreneurial development coupled with specific skills relating to trades like electronics, electrical, food processing, etc, which enables the trainees to start their own ventures. The programmes covered include the following:

1. Industrial Motivation Campaigns (IMCs)
2. Entrepreneurship Development Programmes (EDPs)
3. Entrepreneurship Skill Development Programme (ESDPs)
4. Management Development Programmes (MDPs)

These programmes are of short duration and the curriculum is designed based on the needs of the industry and are customized, if required by the clients. 20% of the targeted EDP and ESDP of the duration of 2 weeks and 6 weeks respectively, are conducted exclusively for the weaker sections of the Society (SC /ST/Women/Physically Handicapped), for which no fee is charged. Besides, a stipend of Rs.125/-per week per candidate is provided. The Scheme is an ongoing one and is being continued for the 11th Plan period.

B. Assistance under the Scheme

The details of the programmes under the scheme and the scale of assistance to be provided to MSME-DIs are at para-F.

The course contents of the Entrepreneurship Development Programmes are designed to provide useful information on product/process design, manufacturing practices involved, testing and quality control, selection and usage of appropriate machinery and equipments, project profile preparation, marketing avenues/techniques, product/service pricing, export opportunities, infrastructure facilities available, finance and financial institutions, cash flow, etc.

Courses conducted under ESDPs are in Machine Shop Practice, Heat Treatments, Electroplating, Sheet metal, Welding, Tool & Die Making, Glass & Ceramics, Industrial & Art Wares, Herbal Cosmetics, Fashion Garments, Hosiery, Food & Fruit Processing Industries, Information Technology, Hardware Maintenance, Soap and Detergents, Leather Products/Novelties, Servicing of Household Electrical Appliances and Electronic Gadgets, Gem Cutting & Polishing, Engineering Plastics, Tour operators, Mobile repairing, Beautician etc.

Courses conducted under MDPs are in Industrial Management, Human Resource Management, Marketing Management, Export Management & Documentation, Materials Management, Financial Management, Information Technology & Exports, ISO 9000, WTO, IPR etc.

5% of annual budget under the Scheme will be utilised for providing training aids, equipments and other related infrastructure to strengthen the quality of training activities in the MSME DIs and its Branch Institutes. Allocations under training aids will be demand based for items like LCD projectors, White Boards, P A system etc.

C. Procedure for selection of candidates

The applications are invited from the candidates through advertisement in Newspapers and websites of office of DC (MSME) as well as MSME-DIs. Selection Committees at MSME-DIs select the candidates taking into considerations their qualification, past experience and suitability for the course. The minimum age of the candidate is 18 years and there is no upper age limit. The qualification for the participant for a particular programme is mentioned in the advertisement taking into consideration the subject of the training programme. Preference is given to the candidates from weaker sections (SC/ST/Women/Physically Handicapped).

D. Implementation of the Scheme

The Scheme is implemented through MSME-DIs and Branch MSME-DIs. The process of implementation of the Scheme will be as follows:

- i. In the beginning of every year tentative targets for the various training programmes under the scheme shall be allotted by the office of DC (MSME) to MSME-DIs as per norms decided on the basis of working age population of the state as well as staff strength and past performance of the MSME-DI. The targets may be further modified keeping in view the performance of the MSME-DI, local demand etc.
- ii. Director of MSME-DIs shall decide topic, location, and schedule for conducting each training programme in consultation with the officers of MSME – DI and stakeholders.
- iii. Director of the MSME-DIs shall nominate appropriate number of officers as nodal officers for conducting the training programmes.
- iv. Each nodal officer may be given the targets for conducting training programmes grouped on the basis of topic or location. The nodal officer shall plan in consultation with the Director, the venue, the target group and the dates for conducting the programs.
- v. The nodal officer shall also identify appropriate faculty/ guest speakers for each programme keeping in view the expertise required and available.
- vi. Guest faculty means outside faculty other than MSME-DIs / Ministry of MSME officials with special knowledge in particular topics. The guest faculty will be provided honorarium for delivering the lecture / demonstration of Rs.500/- for the session of one and half hrs. for EDP/ESDP and IMC and Rs.700/- for MDP. A particular guest faculty cannot be given more than 30% of the total lectures in a programme. The faculty invited for inaugural / valedictory function will not be given honorarium.

- vii. Course material shall be provided to the participants for their future reference.
- viii. Stipend to the participants of stipendiary programmes: 20 % of the total targeted EDP/ESDPs will be conducted exclusively for weaker sections of the society i.e. (SC/ST/women and PH) with a stipend of Rs.125/- per week per candidate. The stipend will be given to those candidates who have at least 80% attendance and have been given certificate. Candidates absent during some of the training days, but otherwise eligible, will get pro-rata stipend.
- ix. The final Bills for the training programmes shall be submitted positively within 15 days of completion of the programmes.
- x. In the website of every MSME-DI, a feedback window shall be opened, where the participants of the training programme and the other stakeholders may post their comments on the training programmes organised. The Director/Nodal Officer shall be responsible for monitoring the feedback received and take appropriate action on the same.

E. Monitoring/Evaluation

The progress on training programme will be monitored on monthly basis. Each MSME-DIs will send monthly progress report to Director/DD In-charge of Skill Development Programme in Office of DC(MSME) in the prescribed format and he will monitor/evaluate the progress / effectiveness of the training programmes.

F. Details of Training Programmes (IMC, EDP, ESDP & MDP)

MSME-DIs, organize number of training programmes to train potential entrepreneurs in improving their techno/managerial knowledge and skill with a

view to facilitate them to establish MSEs in various fields. The training programmes conducted are:

1. Industrial Motivation Campaigns (IMCs)
2. Entrepreneurship Development Programmes (EDPs)
3. Entrepreneurship Skill Development Programmes (ESDPs)
4. Management Development Programmes (MDPs)
- 5.

F.1.INDUSTRIAL MOTIVATION CAMPAIGNS

Industrial Motivation Campaigns are organized to identify and motivate traditional / non-traditional entrepreneurs having potential for setting up MSEs so as to lead them towards self-employment. The programme outlines are as follows –

1. AGENCY: These programmes are conducted by MSME- DIs.
2. DURATION: One day.
3. INTAKE CAPACITY: No limit.
4. TRAINING FEE: No Fee
5. MAXIMUM EXPENDITURE: Rs.8000/-
6. AGE OF PARTICIPANTS 18 Years and above
7. QUALIFICATION: As decided by the Director of the institute.
8. HONORARIUM TO GUEST SPEAKERS: Rs.500/-for a session of 1 hour 30 minutes.

F.2. ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES (EDP)

Entrepreneurship Development Programmes are being organized to nurture the talent of youth by enlightening them on various aspects of industrial activity required for setting up MSMEs. These EDPs are generally conducted in ITIs, Polytechnics and other technical institutions, where skill is available to motivate them towards self-employment.

20 % of the total targets of EDPs are conducted exclusively for weaker sections of the society i.e. (SC/ST/women and PH) with a stipend of Rs.125/- per week per candidate. No fee is charged from the SC, ST, women and PH candidates under these programmes.

The course contents of the Entrepreneurship Development Programmes are designed to provide useful information on product/process design, manufacturing practices involved, testing and quality control, selection and usage of appropriate machinery and equipments, project profile preparation, marketing avenues/techniques, product/service pricing, export opportunities, infrastructure facilities available, finance and financial institutions, cash flow, etc. The programme outlines are as follows –

1. AGENCY: These training programmes are conducted by MSME-DIs.
2. DURATION: 2 weeks
3. MINIMUM INTAKE CAPACITY: 20
4. TRAINING FEE (Minimum): (1) Rs.100/-for general candidates.
(2) No fees for SC / ST and 50% fee from women and Physically Handicapped).
5. MAXIMUM EXPENDITURE: Rs.20,000/-
6. AGE OF PARTICIPANTS: 18 Years and above
7. QUALIFICATION: As decided by the Director of the institute.
8. HONORARIUM TO GUEST SPEAKERS: Rs.500/-for a session of 1 hour 30 minutes.

F.3. ENTREPRENEURSHIP SKILL DEVELOPMENT PROGRAMME (ESDP)

Comprehensive training programmes are organized to upgrade skills of prospective entrepreneurs, existing workforce and also develop skills of new workers and technicians of MSMEs by organising various technical cum skill development training programmes with the basic objective of providing training for their skill up gradation and to equip them with better and improved technological skills of production. The specific tailor made programmes for the skill development of socially disadvantaged groups (OBC, SC, ST, Minorities and women) are organized in various regions of the states , including the less developed areas. The target group for these programmes are SC, ST, OBC, women, minorities and other weaker sections.

Courses conducted are in Machine Shop Practice, Heat Treatments, Electroplating, Sheet metal, Welding, Tool & Die Making, Glass & Ceramics, Industrial & Art Wares, Herbal Cosmetics, Fashion Garments, Hosiery, Food & Fruit Processing Industries, Information Technology, Hardware Maintenance, Soap and Detergents, Leather Products/Novelties, Servicing of Household Electrical Appliances and Electronic Gadgets, Gem Cutting & Polishing, Engineering Plastics etc.

20 % of the total targeted ESDPs are conducted exclusively for weaker sections of the society i.e. (SC/ST/women and PH) with a stipend of Rs.125/- per week per candidate.. No fee is charged from the candidates under these programmes. The programme outlines are as follows –

1. AGENCY: These programmes are conducted by MSME-DIs.
2. DURATION: 6 weeks
3. MINIMUM INTAKE: 20 nos. in each Programme
4. MAXIMUM EXPENDITURE: Rs.60,000/-

5. AGE OF PARTICIPANTS: 18 Years and above
6. QUALIFICATION: As decided by the Director of the institute.
7. HONORARIUM TO GUEST SPEAKERS: Rs.500/-for a session of 1 hour 30 minutes.
8. TRAINING FEE : (1) Rs.200/- for general candidates,
(2) No fees for SC / ST and 50% fee from women and Physically Handicapped.

F.5. MANAGEMENT DEVELOPMENT PROGRAMMES (MDP)

The objective of imparting training on management practice system is to improve their decision-making capabilities resulting in higher productivity and profitability of existing & potential entrepreneurs and developing new enterprises. Inputs on a variety of topics of managerial functions are provided to the participants by experts, which aims at dissemination of knowledge of scientific/modern management techniques /practices.

Management Training course on various areas of industrial management are devised for owner-cum-manager and supervisory level personnel of small scale industries. These training programmes are designed keeping in view the demands of the area and the local requirements of the industries. The nature of target groups and its profile determines the course content to be made in order to make them suitable for contemporary managerial practices which may be used by MSMEs executives for attaining desired strength of managerial action. The various topics covered under these training programmes pertain to various Management functions like Industrial Management, Human Resource Management, Marketing Management, Export Management & Documentation, Materials Management, Financial Management, Information Technology & Exports, ISO 9000, WTO, IPR etc.

1. AGENCY: These programmes are conducted by MSME- DIs
2. DURATION: One Week for full time and two weeks for part time.
3. MINIMUM INTAKE: 20 nos.
4. TRAINING FEE: (1) Rs.400/- for general candidates,
(2) No fees for SC / ST and 50% fee from
women and Physically Handicapped
(3) Rs. 100/- for candidates from Andaman &
Nicobar, Lakshadweep, N E States, J&K and
Sikkim,
5. MAXIMUM EXPENDITURE: Rs.20,000/-
6. AGE OF PARTICIPANTS: 18 Years and above
7. QUALIFICATION: As decided by the Director of the institute.
8. HONORARIUM TO GUEST SPEAKER: Rs.700/-for a session of
1 hour 30 minutes.

Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women

Women have been among the most disadvantaged and oppressed section of our country with regard to access to and control over resources. Problems faced by them continue to be grave particularly for illiterate & semi literate women of rural and urban areas In order to alleviate their problems, Govt. of India launched a scheme entitled " Trade Related Entrepreneurship Assistance and Development" (TREAD) during the 9th plan period which has slightly been modified and is now put in operation. The scheme envisages economic empowerment of such women through trade related training, information and counselling extension activities related to trades, products, services etc.

2. OBJECTIVES

Experience has revealed that apart from counselling and training, delivery of credit poses the most serious problem for the poor women. There is also dearth of information with regard to existing status of women and their common needs for providing necessary support. Since such women are not able to have an easy access to credit, it has been envisaged that the credit will be made available to women applicants through NGOs who would be capable of handling funds in an appropriate manner. These NGOs will not only handle the disbursement of such loans needed by women but would also provide them adequate counselling, training and Assistance in developing markets.

3. SALIENT FEATURES OF THE REVISED TREAD SCHEME FOR EMPOWERMENT OF WOMEN

A. Credit

Credit to Projects - Government Grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan Assistance to applicant women, who have no easy access to credit from banks due to their cumbersome procedures and the inability of poor & usually illiterate/semi-literate women to provide adequate security demanded by banks in the form of collaterals. GOI Grant and the loan portion from the lending agencies to assist such women shall be routed through eligible NGOs engaged in assisting poor women through any kind of income generating activities in non-farm sector. For example if an NGO submits project(s) for a number of individual or group(s) women say for Rs. 50,000 each for a group of 50 women, then the loan amount required by 50 women would be Rs. 25 lakhs. To it would be added the expenditure that the NGO will make in training / counselling of staff, part expenses on operationalizing a management and monitoring system, vehicles, charges for legal documentation, training of loaners, auditor's fees charged. Say

duly approved by lending institutes, it works out to be Rs. 15 lakhs. Then the total project cost would be Rs. 25 + 15 = 40 lakhs. The GOI grant would be maximum up to Rs. 12 lakhs (30% of Rs. 40 lakhs).

B. Training & Counselling

Training organizations viz. Micro, Small and Medium Enterprises (MSMEs), Entrepreneurship Development Institutes (EDIs), NISIET and the NGOs conducting training programmes for empowerment of women beneficiaries identified under the scheme would be provided a grant upto maximum limit of Rs. 1.00 lakh per programme provided such institutions also bring their share to the extent of minimum 25%(10% in case of NER) of the Government grant. The batch size for such a training activity will be at least 20 participants. Duration of the training programme will be minimum one month. For example if a mention institution or eligible NGO wants to conduct a pre or post project training programme for a group of women then the maximum GOI grant can be Rs.1.0 lakh provided the NGO also raises 25% of the requested grant i.e. the total expenditure of the training expenditure can be up to Rs. 1.25 lakhs for availing full assistance of GOI grant.

C. Eliciting Information on Related Needs

Institutions such as Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs EDIs sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc. etc. covered under the scheme. The grant shall be limited up to Rs. 5 lakhs per project.

Marketing Assistance

Marketing is a key to the success of any enterprise and it is more relevant in regard to Micro, Small and Medium Enterprises (MSMEs). This sector is characterized by absence of strong brand presence in the market and also largely unorganized marketing network unlike large enterprises. Due to resource limitations, the access to foreign market is not commensurate to their potentials.

This Office is implementing various schemes, which aim to provide a better competitive edge to the product of MSME sector in the market. The objectives of the Marketing Assistance can be summarized mainly as hereunder:

- To encourage Small & Micro exporters in their efforts at tapping and developing overseas markets.
- To increase participation of representatives of small/micro manufacturing enterprises under MSME India stall at International Trade Fairs/Exhibitions.
- To enhance export from the small/micro manufacturing enterprise.
- To popularize the adoption of Bar Coding on a large scale.

MICRO & SMALL ENTERPRISES - CLUSTER DEVELOPMENT PROGRAMME (MSE-CDP)

The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country. Clustering of units also enables providers of various services to them, including banks and credit agencies, to provide their services more economically, thus reducing costs and improving the availability of services for these enterprises.

Objectives of the Scheme:

- i. To support the sustainability and growth of MSMEs by addressing common issues such as improvement of technology, skills and quality, market access, access to capital, etc.
- ii. To build capacity of MSMEs for common supportive action through formation of self help groups, consortia, upgradation of associations, etc.
- iii. To create/upgrade infrastructural facilities in the new/existing industrial areas.
- iv. To set up common facility centres (for testing, training centre, raw material depot, effluent treatment, complementing production processes, etc).

Scope of the scheme:

- Diagnostic Study
- Soft Intervention
- Setting up of Common Facility Centres (CFCs).
- Infrastructure Development (Upgradation / New).

Cost of Project and Govt of India Assistance:

- Diagnostic Study - Maximum cost Rs. 2.50 lakhs.
- Soft interventions - Maximum cost of project Rs. 25.00 lakh, with GoI contribution of 75% (90% for Special Category States and for clusters with more than 50% women)
- Hard interventions i.e setting up of CFCs – maximum eligible project cost of Rs. 15.00 crore with GoI contribution of 70% (90% for Special Category States and for clusters with more than 50% women/micro/village/SC/ST units)

- Infrastructure Development in the new/ existing industrial estates/areas. Maximum eligible project cost Rs.10.00 crore, with GoI contribution of 60% (80% for Special Category States and for clusters with more than 50% women/micro/SC/ST units).

Table No.: 5.17 - MAIN INCENTIVE SCHEMES OF MINISTRY OF MSME GOVT. OF INDIA

Name of the Schemes		Salient features	Eligible beneficiaries
1.	Prime Minister's Employment Generation Programme	25% subsidy for entrepreneurs of urban area, 35% subsidy for entrepreneurs of rural area, 5% of project cost as beneficiaries' contribution & balance 95% loan from banks.	Educated unemployed youth.
2.	ISO-90000/ISO-14001 Certification Fee Reimbursement Scheme.	Reimbursement of expenses incurred in acquiring ISO-9000/ISO-14001 Certification, at 75% of the cost or Rs.75,000 whichever is less.	Individual MSEs including those engaged in Business/services.
3.	Market Development Assistance Scheme.	<ul style="list-style-type: none"> • To encourage participation in international trade fairs for export promotion. • 100% subsidy on space rent for NER. • 100% reimbursement of air fare by economy class for NER. • Reimbursement of 75% of one time registration fee for obtaining Bar Code Registration. • Reimbursement of 75% of annual fee 	Individual micro & small enterprises.

		for the first three years.	
4.	Credit Appraisal and Rating Tool(CART)	Reimbursement of performance and credit rating fee through reputed credit rating agencies.	Individual micro & small enterprises.
5.	Purchase and Price Preference in Govt. Procurement.	<ul style="list-style-type: none"> • 358 items are currently reserved for exclusive purchase by the Central Govt. and its PSUs from the MSMEs. • 15% price preference for Central Government purchases. • Tender documents is provided free of charge. • Exemption from earnest money/security deposit. 	MSEs registered with NSIC.
6.	Integrated Infrastructure Development Scheme	<ul style="list-style-type: none"> • To facilitate provision of building up infrastructure with necessary facilities for manufacturing and related service enterprises with reservation of 50% for rural areas. • Central Govt. grants assistance upto 80% or Rs.40 million for setting up new industrial estates for MSEs. • The scheme has now been subsumed with MSE CDP. 	State govts., industry associations and NGOs for development/ disposal of plot / sheds on commercial basis.
7.	Mini Tool Room & Training Centre	<ul style="list-style-type: none"> • To improve availability of quality equipment, machines and tooling facilities. • Assistance upto 90% of the cost of plant & machinery or Rs.900 lakh 	State Govts., State Govt. agencies.

		<p>whichever is less for setting up new mini tool rooms.</p> <ul style="list-style-type: none"> 75% of the cost of plant & machinery or Rs.750 lakh for upgrading existing tool rooms. 	
8.	Testing Centres	<ul style="list-style-type: none"> To improve availability of quality testing equipments, machines and other facilities necessary for testing of raw material intermediates and finished products on payment of user charges. Assistance upto 50% of the cost of testing equipment and machinery or Rs.50 lakh whichever is less. 	Micro & Small Enterprises associations.
9.	Assistance to Entrepreneurship Development Institutes	Financial assistance in the form of non-recurring grant for strengthening infrastructure like building, training aids/equipment and other support services on matching (50:50 basis) of the cost or Rs.100 lakh whichever is less.	State/UT Govt. and other agencies involved in Entrepreneurship development.
10.	Capacity Building, Strengthening of Database and Advocacy by Industry/ Enterprise Association.	<ul style="list-style-type: none"> To strengthen the role and increase efficiency of the Associations of Micro and Small Enterprises. Financial assistance upto Rs.10 lakh for computers, photocopier, consumables, travel expense etc. Assistance will be required to meet 50% of the total sanctioned amount 	Micro & Small Enterprises Associations.

		from their resources.	
11.	Financial Assistance for Bar Code Certification	<ul style="list-style-type: none"> • Reimbursement of 75% of one-time registration fee. • Reimbursement of 75% of annual fee (recurring) of Bar Code Certification for the period of first three years. 	Individual Micro and Small enterprises.
12.	Rajeev Gandhi Udyami Mitra Yojana	<ul style="list-style-type: none"> • To provide handholding support to potential first generation entrepreneurs. • Financial assistance @ Rs.4000/- per trainee for service enterprises and @ Rs.6000/- per trainee for manufacturing enterprises would be provided to Udyami Mitras as handholding charges. • For the beneficiaries from NER the beneficiary's contribution of Rs.1000/- shall also be provided as grant. • For empanelment as Udyami Mitra the interested institution to apply on prescribed format through the Director of Industries, Govt. of Manipur. 	EDIs, NSIC, SIDC, KVIC, SPVs, MSME-DI , Associations of MSEs/ SSI, Universities/ Institutes
13.	National Awards	<ul style="list-style-type: none"> • To encourage and appreciate the outstanding efforts of MSMEs in three categories (i) Entrepreneurship, (ii) Quality upgradation and (iii) Research and Development. 	Individual MSMEs.

		<ul style="list-style-type: none"> • To encourage and appreciate the outstanding efforts of MSMEs in three categories (i) Entrepreneurship, (ii) Quality upgradation and (iii) Research and Development. • Second National Award: Rs.75,000/- cash prize, a Trophy and a Certificate. • Third National Award: Rs.50,000/- cash prize, a Trophy and a Certificate. • Special National Award to Woman Entrepreneur: Rs.1,00,000/- cash prize, a Trophy and a Certificate. • Special National Award for SC/ST Entrepreneur: Rs.1,00,000/- cash prize, a Trophy and a Certificate. • Special National Award to Outstanding Entrepreneur from NER: Rs.1,00,000/- cash prize, a Trophy and a Certificate. • Special Recognition Award to MSMEs Scoring Marks above 80% (50% in case of NER) : Rs.20,000/- cash prize, a Trophy and a Certificate each. 	
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6) Challenges and future prospects of Women Entrepreneurs in Manipur:

Women entrepreneurs represent a group of women, who, have broken away from the beaten track and are exploring new avenues of economic participation. In common parlance, women entrepreneurs are initiators, organizers of business enterprise. Women who innovate, initiate or adopt an economic activity can be called as women entrepreneurs.

A women entrepreneur has several functions to perform just like male entrepreneurs as of exploring the prospects of starting new enterprise, undertaking risks and handling economic and non-economic uncertainties, introduction of new innovations, coordination, administration, control, supervision and providing leadership in all aspects of business. Now, it is generally found that a woman can perform all these functions as the awakening among women is felt all over the world due to numerous reasons in undertaking a business venture. In fact, women are gradually willing to accept challenges and assume responsibilities in the fields of economic, social, political and more particularly in entrepreneurial stance. Resultantly, women entrepreneurs in Manipur have been making a significant impact on all the segments of the economy.

They have made their good marks in business as they have accepted new challenges and opportunities for self-fulfilment and they want to prove their mettle in innovative and competitive jobs. Not only this, they want the change to control the balance between their family responsibilities and their business lives.

Now, in Manipur also, women are engaged in wide variety of non-traditional business activities and are well equipped with education and experience and are highly motivated to do their business independently and are

ready to face challenges. They are fully involved in the business so as to gain enhanced social and economic status.

But in fact, in spite of growing involvement of the women in entrepreneurial activity and increasing infrastructural support by the Government and its various agencies, the number of women entrepreneurs is far below in Manipur when compared to advanced countries and women in Manipur still face lots of problems in establishing and running of business.

The following are the varied challenges ahead of women entrepreneurs in Manipur as women are confronting with problems in the areas of production, marketing, finance etc.

Majority of women entrepreneurs in Manipur are unaware about the various agencies and institutions protecting women entrepreneurs, various programs, policies and schemes run by the Government, availability of various inputs regarding marketing, different laws, legal aspects, improved technologies, loaning schemes and procedures of financial institutions.

Resultantly, benefits of the sponsored programs and schemes are limited to the creamy layer of the society only. Women entrepreneurs belonging to this layer are positively pushed, enjoy supportive family and society based. Another drawback is that the financial institutions are not very responsive to women entrepreneurs due to the lack of confidence in women entrepreneurs seeking financial assistance.

Besides, traditional role perceptions of men and women have undergone very little change over the years. Despite the increasing spread of literacy among women and their entry into varied occupations, the institution of family remains still untouched. It is still perceived that women by nature are submissive, shy, timid, passive, indecisive and dependent and they lack self-image and self-esteem which make them poor managers. According to Dr. C Rangarajan (Ex.

Governor, RBI), “The real entrepreneurship spirit of women can assert itself only if they break out of the traditional mould and decide to venture out.”

In fact, the traits like conformity, modesty, obedience submissiveness, self-denial and adaptability are ingrained in the girl child with the hierarchical structure in the family and get reaffirmed latter by institutions like schools, social order, marriage etc. This leads to lower self-image and self-esteem which makes them poor managers.

Moreover, there are various socio-cultural and psychological barriers for women entrepreneurs. The various social and psychological problems faced by women entrepreneurs are lack of self-motivation, lack of supportive environment from family and society, no appreciation for independent decision, non-consistent to traditional/cultural norms, lack of social recognition/contacts, male dominance, lack of confidence in women’s ability, conflicts due to dual responsibilities etc. Entrepreneurial opportunities for women would remain limited without attitudinal changes among men and family members. In fact, age old perception of gender role has a deeper impact on women as they often find it difficult to interact and discuss issues with men as equals as they have been trained to listen, obey and leave discussions to men.

More so, women entrepreneurs face great difficulty in obtaining access to credit/financial support, still it remains a major challenge. Shortage of finance seems to be a problem of every women entrepreneur. As most of the women are not the owner of movable or non-movable assets, they are denied the facilities even though they exhibit sufficient skill of entrepreneurship. They often suffer from inadequate financial resources and working capital. Limited access to education together with lack of awareness/information undermines women entrepreneur’s ability to cope with the lengthy and complex procedure of banks. Due to this inability, majority of women entrepreneurs have to rely mainly on their own savings and loans from family and friends.

Not only this, women entrepreneurs also face the problem of technology. Women enterprises are generally muscle-power technology based. In fact, lack of credit denies their access to technology. They cannot buy proper tools and equipments to improve their products and services. At the same time, their demand for training in business and technical skills is low because of their poor self-sphere system. Support system seems to be less effective in reaching women entrepreneurs with training services and technical assistance.

Inefficient arrangement for marketing is another important problem facing women entrepreneurs in Ima Market for marketing their products. Due to lack of marketing knowledge yet women entrepreneurs are often at the mercy of middlemen who pocket a large chunk of profit. The elimination of middlemen is also difficult because direct marketing calls for a lot of travelling and advertisements that are naturally subject to lot of harassment. Actually, women entrepreneurs are facing the problems of advertisement of their products due to scarcity of resources and strategies to be followed in this regard. That's why they find it difficult to capture the market and make their products as well as services popular.

One of the biggest handicaps of women entrepreneurs is their ability to move or travel from place to place. Women entrepreneurs are neither motivated by their family members (in general) nor by the govt. Agencies. The lack of information and experience makes it difficult for women entrepreneurs to select appropriate location, technology and market. Sometimes irrational selection of project/product creates lot of problems for women entrepreneurs. More so, they face the problem of labour also. Resultantly, women entrepreneurs find it difficult to capture the market and make their products or services popular. Still, strict boundaries are drawn around their mobility and activities outside their family and homes. The biggest problem of the women entrepreneurs is the social attitude and the constraints in which they have to live and work. Such constraints

generally restrict women entrepreneurs to cater local needs only and they do not try to expand it.

Family responsibilities also bar women from becoming successful entrepreneurs. Having primary responsibilities for children, home and older family members, few women can devote all time and energies to their business. Married women in Manipur have to make a fine balance between business and home. This is a big challenge. Their success in the business, depend upon supporting husband and family. In case of many women entrepreneurs there arises a role conflict. This prevents them from taking strong decisions in business.

Besides, women have less risk bearing power as throughout their lifetime they lead a protected lives dominated by the family members. In their early age, they rely on their parents, in their young age, they rely on their husbands and in laws and again in their old age, they depend on their husbands and sons. This has reduced their ability to bear economic and other risks in business. Moreover, the impacts of losses are more severe on women since they lack sufficient social support. In fact, much depend on family background whether they belong to the orthodox or forward family. It is difficult for orthodox family background women to enter into entrepreneurial activities because of multifarious social constraints. As a result, many women entrepreneurs lack the necessity initiative and need for achievement, autonomy which is the basic requirements for becoming a successful entrepreneur.

Today, the biggest challenge before women entrepreneurs is of stiff competition. It is either from big companies which provide branded variety of goods to the quality conscious high income elastic group of customers or from a businessman who sell similar cheap products to the low income elasticity consumers. As far as globalization us concerned, it has opened up opportunities for women entrepreneurs for exporting their products to the market all over the

world. But in fact, it has brought out many challenges for women entrepreneurs. It has the imminent danger of displacing a large number of self-employed women entrepreneurs who lack adequate knowledge, skill and technology base.

Future prospects of women entrepreneurs in Manipur:

All the signs indicate that women entrepreneurs are particularly sensitive to changes and well positioned to take advantage of them. Their readiness for the future is evident in their growing confidence in their strengths and in their desires to seek different form of work in order to achieve a new balance between work and home.

The present economic environment is in fact so congenial to provide new opportunities for women. The rapidly developing services and information industries, ensuring chances brought about by globalization of markets, competition, new technology and instantaneous communications have really enabled women to opt for a better chance as entrepreneur. In such an environment the leadership style of women and their special capabilities and qualities appear especially valuable.

In addition to structural transformation, changes in values are also witnessed. Due to the influence of values, dramatic changes have been witnessed mostly in favour of women entrepreneurs. Now, gender based impediments have reduced and women entrepreneurs tackled impediments over the years like male entrepreneurs.

Now, intelligent, educated and ambitious women with lots of talents have proved that they were no way inferior to anybody. Now they enjoy lot of positive support and exchange of ideas. Now apart from Government, Non – Government Organizations have sensitized the women entrepreneur's activities and guide them to know the pitfalls so that they can be successful.

The Manipur women entrepreneurs, thus has the ideal climate for exhibiting their talents. The Government thus have the responsibility to improve the lot of women in economic life and prepare them to participate in Industrial estates as entrepreneurs.

Globalization has also raised hopes for women for better and elevated status arising out of increased chances of work. It has also open up opportunities women entrepreneurs for exploring market for their products all over the world.

In fact, the changing global scenario and the resulting new world have brought out many challenges and opportunities for women entrepreneurs and they have to make sincere attempt to meet this challenges in their own unique way. Now Manipur women by overcoming their constraints must be ready for new jobs, new responsibilities and for new experiences. For all this, still there is a need to upgrade the general socio-economic status of women and to create general Industrial awareness.

Psychological and social changes also have to be inculcated to motivate them and to come out of their traditional role perceptions and responsibilities. Women should also develop acquaintances with other entrepreneurs. In fact, they need to be more structured as women entrepreneurship talent appeared to have developed with the support based.

As finance and technology are the key inputs for the enterprises, women entrepreneurs should have an easy access to finances as well as technology. Not only this, women entrepreneurial research and applications need to be documented from time to time. Moreover specific success stories and case studies must be developed pertaining to successful women in order to modify the perception.

Provision and adequate facilities widen entrepreneurial base among women is important requirement. Women entrepreneurs on their part adopt modern management concepts and try to improve their complete strength.

Actually, skill formation among women is the most important need to cope with the imminent danger of displacement with new technology in the globalization regime. Therefore, there is a need of formulating, promoting schemes, policies and incentives with a decisive political will. Not to speak of this, the benefits of sponsored programs and policies must pass on to the needy women entrepreneurs not only to the creamy layer of the society. Other important factors that encourage entrepreneurship are fewer burdensome Governmental regulations and taxes on business and more cultural acceptance of business risk taking and personal association with counterparts.