

**INSTITUTIONAL SUPPORT FOR PLANNING, PRODUCTION AND
MARKETING OF PRODUCTS PRODUCED BY WOMEN ENTREPRENEURS**

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ABSTRACT : The results of the study indicated that majority of the women entrepreneurs were seeking support from District Industries Centre, Khadi and Village Industries Board and Janasikshna Seva Samastan. Among planning, production and marketing support, TBMPP and NIRD was providing maximum planning support followed by K&VIB and DIC was providing maximum production support and K&VIB and ALEAP was providing maximum marketing support to the women entrepreneurs. Among all the institutions, K&VIB, ALEAP and DIC were providing maximum overall support to the women entrepreneurs.

INTRODUCTION

As a tool of bottom up mode of development, several self-employment and anti-poverty programmes like Integrated Rural Development Programme (IRDP), Pradhan Mantri Rojgar Rojgar Yojana (PMRY), Training for Rural Youth for self-employment (TRYSEM), Development of women and children in Rural Areas (DWCRA) etc., clothed with entrepreneurial qualities were introduced and executed through government agencies. Considering the importance of women entrepreneurs, the Government as well as the various financial institutions has launched many schemes which are exclusively meant for development of women entrepreneurs. Many promotional agencies such as Entrepreneurship Development Institute of India (EDI), Small Industries Development Organization(SIDO), National Small Industries Corporation (NSIC), National Institute for Entrepreneurship and Small Business Development(NIESBUD), Khadi and Village Industries Commission (KVIC), State Financial Corporation's (SFC), District Industries Centers (DIC), Association of Women Entrepreneurs of Karnataka(AWAKE) Small Industries Development Bank of India (SIDBI) Association of lady entrepreneurs (ALEAP), Centre for entrepreneurship development (CED) and the Non-Governmental Agencies such as The National Alliances of young Entrepreneurs (NAYE), National association of Women Entrepreneurs and Executives (NAWEE) and Self- Employed Women's Association (SEWA) are deeply engaged in holistic approach of entrepreneurship movement. Keeping this in view the present study has been undertaken with the objective of analyzing the institutional support for planning, production and marketing of products by women entrepreneurs.

MATERIAL AND METHODS

Exploratory design was adopted for the study. A schedule was developed to measure the extent of support interms of planning, production and marketing of the enterprise with a three point response continuum of good, average and poor with a score of 3, 2 and 1 respectively. Frequencies and percentages were calculated for each institute providing support to the women entrepreneurs. Then average values were calculated for planning, production and marketing support separately for each institute. All the average values of each institute providing support to the women entrepreneurs were summed up and mean scores were calculated to obtain ranks. Then finally the overall support of each institute was calculated by computing the average value of each institute by taking planning, production and marketing support as whole and mean scores were calculated. Based on mean scores the institutes were arranged in a descending order and assigned ranks.

RESULTS AND DISCUSSION

It was clearly evident from the Table-1 that majority (34.34%) of the women entrepreneurs were seeking support from District Industries Centre as it is must to register in DIC to utilize subsidies and other benefits followed by the institutes of Khadi and Village Industries Board (25.25%), Janasikshna Seva Samastan (19.19%), Association of Lady Entrepreneurship of Andhra Pradesh (6.06%) and District Rural Development Agency (6.06%) Whereas limited number of entrepreneurs were receiving support from TBMPP (5.05%) and National Institute of Rural Development (3.30%). The reason might be that these two institutions were providing only training support hence limited number of entrepreneurs were seeking support from these institutions.

Table - 1: Number of women entrepreneurs taking support n=98

S.No.	Name of the Enterprise	Name of the Institution																	
		DIC		K&VIB		JSS		ALEAP		DRDA		TBMPP		NIRD		Total		Not taking support	
		F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%
1.	Food	13	41.94	11	35.48	2	6.45	3	9.68	0	0.00	1	3.23	1	3.23	31	91.18	3	8.82
2.	Apparel	1	7.69	6	46.15	4	30.77	0	0.00	0	0.00	2	15.38	0	0.00	13	40.63	19	59.38
3.	Agarbatti Making	8	72.73	0	0.00	3	27.27	0	0.00	0	0.00	0	0.00	0	0.00	11	73.33	4	26.67
4.	Paper bag Making	0	0.00	5	45.45	1	18.18	3	27.27	0	0.00	0	0.00	1	9.09	10	90.91	-	0.00
5.	Beauty parlor	0	0.00	0	0.00	6	100.0	0	0.00	0	0.00	0	0.00	0	0.00	6	40.00	9	60.00
6.	Paper cup Making	6	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	75.00	2	25.00
7.	Paper plate Making	6	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	54.55	5	45.45
8.	Phenyl Making	0	0.00	0	0.00	3	60.00	0	0.00	0	0.00	1	20.00	1	20.00	5	71.43	2	28.57
9.	Leather bag Making	0	0.00	3	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	60.00	2	40.00
10.	Cloth bag Making	0	0.00	0	0.00	0	0.00	0	0.00	3	100.00	0	0.00	0	0.00	3	60.00	2	40.00
11.	Plaster of paris doll Making	0	0.00	0	0.00	0	0.00	0	0.00	3	100.00	0	0.00	0	0.00	3	60.00	2	40.00
12.	Footwear Production	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	50.00	1	50.00
	Over all	34	34.34	25	25.25	19	19.19	6	6.06	6	6.06	5	5.05	3	3.03	99	66.00	51	34.00

It can be seen from Table-2, TBMPP and NIRD was providing maximum planning support to the women entrepreneurs and received first rank with a mean score of 2.0 as these institutions were providing training, guidance to the interested entrepreneurs besides providing infrastructure support. This enabled them to plan for successful enterprises at their back home situations followed by the institutes of K&VIB (third rank – mean score 1.8) and ALEAP (fourth rank – mean score 1.7). JSS is basically a training institute and concentrates mostly on imparting skill to the entrepreneurs. Hence it was natural that it ranked poor in planning support.

The findings in Table – 3, indicated K&VIB was providing maximum (first rank – mean score 1.7) production support to the women entrepreneurs by providing margin money through bank linkages, training on skill oriented enterprises, account keeping and offering tie ups with suppliers of raw material. DIC was second best (second rank – mean score 1.5) in providing production support by offering subsidy on capital investment, rebate on power and cost of land allotted in industrial estates.

Table -2 : Planning support to the women entrepreneurs n=98

S.No.	Name of the Institute	Planning Support								Total Score	Mean Score	Rank
		Good		Average		Poor						
		F	%	F	%	F	%					
1	TBMPP	0	0.00	5	100.0	0	0.0	10.00	2.0	I		
2	NIRD	0	0.00	3	100.0	0	0.0	6.00	2.0	I		
3	K&VIB	6	24.00	8	32.0	11	44.0	45.00	1.8	III		
4	ALEAP	1	16.67	2	33.3	3	50.0	10.00	1.7			
5	DIC	6	17.65	9	26.5	19	55.9	55.00	1.6			
6	DRDA	1	16.67	0	0	5	83.33	8.00	1.6			
7	JSS	0	0.00	5	25.0	14	70.0	24.00	1.2			
	Total	14	14.14	32	32.32	52	52.53	22.57	1.7			

Table -3 : Production support to the women entrepreneurs n=98

S.No.	Name of the Institute	Production Support						Total Score	Mean Score	Rank
		Good		Average		Poor				
		F	%	F	%	F	%			
1	K&VIB	6	24.00	6	24.0	13	52.0	43.00	1.7	I
2	DIC	4	11.76	8	23.5	22	64.7	50.00	1.5	II
3	ALEAP	0	0.00	2	33.33	4	66.67	8.00	1.3	III
4	DRDA	0	0.00	1	16.67	5	83.33	7.00	1.2	
5	JSS	0	0.00	2	10.00	17	85.00	21.00	1.1	
6	TBMPP	0	0.00	0	0.00	5	100	5.00	1.0	
7	NIRD	0	0.00	0	0.00	3	100	3.00	1.0	
	Total	10	10.10	19	19.19	69	69.70	19.57	1.3	

Other institutions such as ALEAP (third rank – mean score 1.3) DRDA (fourth rank – mean score 1.2) and JSS (fifth rank- mean score 1.1) were also providing optimum support to the entrepreneurs. Whereas the extent of production support provided by NIRD and TBMPP (sixth rank- mean score 1.0) was poor. The probable reason might be that these two institutions were concentrating mainly on training component rather than on supporting the entrepreneurs by means of providing credit and other linkages in terms of production and marketing.

Table -4: Marketing support to the women entrepreneurs n=98

S.No.	Name of the Institute	Marketing Support						Total Score	Mean Score	Rank
		Good		Average		Poor				
		F	%	F	%	F	%			
1	K&VIB	6	24.00	8	32.00	11	44.00	45.00	1.8	I
2	ALEAP	1	16.67	2	33.33	3	50.00	10.00	1.7	II
3	DRDA	0	0.00	3	50.00	3	50.00	9.00	1.5	III
4	DIC	2	5.88	6	17.65	26	76.47	44.00	1.3	
5	TBMPP	0	0.00	1	20.00	4	80.00	6.00	1.2	
6	JSS	0	0.00	2	10.00	17	85.00	21.00	1.1	
7	NIRD	0	0.00	0	0.00	3	100.0	3.00	1.0	
	Total	9	9.09	22	22.22	67	67.68	19.71	1.4	

It can be observed from the Table-4 that, K&VIB (first rank- mean score 1.8) and ALEAP (second rank – mean score 1.7) were providing maximum marketing support to the women entrepreneurs. The plausible reason might be that these two institutions were providing market support through exhibitions, trade fairs and provide shops along with offering linkages helped the entrepreneurs to increase their customers. Other institutions like, DRDA (third rank – mean score 1.5), DIC (fourth rank – mean score 1.3) and TBMPP (fifth rank – mean score 1.2) were also providing optimal marketing support. Whereas the extent of support provided by NIRD and JSS were poor. The plausible reason might be that even though NIRD was providing demonstration cum sale units as it was located in interior area the marketing was poor. Regarding marketing support, JSS organizes exhibition once in a year where women entrepreneurs participate.

The results in Table-5 revealed that among all the institutions, K&VIB and ALEAP were providing maximum support to the women entrepreneurs. The reason for this might be that these institutions were not only providing financial support but also providing training to improve their skill in the interested enterprises which are the very useful resources for the enterprise success. Whereas the support provided by JSS and NIRD was limited as they were mostly concentrating on training. The overall support provided by all the institutions was indicated that the support was poor as these institutions were mostly concentrated on providing credit and skill training. For success of any enterprise certain marketing management skills such as sales promotion, advertisement, pricing techniques as very essential which are being neglected by the institutions.

Table -5 : Overall institutional support to the women entrepreneurs n=98

S.No.	Name of the Institute	Average Institutional Support						Total Score	Mean Score	Rank
		Good		Average		Poor				
		F	%	F	%	F	%			
1	K&VIB	6	24.00	7	28.00	12	48.00	44.00	1.8	I
2	ALEAP	1	16.67	2	33.33	3	50.00	10.00	1.7	II
3	DIC	6	17.65	9	26.47	19	55.88	55.00	1.6	III
4	DRDA	0	0.00	1	16.67	5	83.33	7.00	1.4	
5	TBMPP	0	0.00	2	40.00	3	60.00	7.00	1.4	
6	NIRD	0	0.00	1	33.33	2	66.67	4.00	1.3	
7	JSS	0	0.00	3	15.00	16	80.00	22.00	1.1	
	Total	13	13.13	25	25.25	60	60.61	21.29	1.5	

The findings in the Table-6 revealed that, inability to identify location specific enterprises (first rank – 86.67%), risk in credit repayment and sustainability of enterprise (second rank – 83.33%) were the important problems expressed by the staff of institutions. The probable reason might be the lack of data base to identify location specific enterprises. In case of credit repayment the reason might be that the financial institutions are skeptical about the entrepreneurial abilities of women hence they considered women entrepreneurs as highly risk oriented. Considerable number of staff expressed that inability to assess the existing skills and required skills of entrepreneurs (third rank – 80.00%), multiplicity of programmes (76.67%) and unstructured co-ordination between the supporting institutions (fifth rank - 70.00%) as some of the other problems. Whereas limited number of institutional staff also expressed the problem of less staff for monitoring as most of them have only one or two employees to monitor and they could not increase their staff position due to limited funds.

The results in the Table revealed-7 that, undertaking study to identify potential sectors (first rank – 83.33%), avoiding bottlenecks in selection of entrepreneurs (second rank - 80.00%), practical training to the staff to impart different skills required for entrepreneurship promotion (third rank - 76.67%), merge similar programmes and implement them in co-ordination with NGO's (fourth rank – 73.33%) and establishing strong coordination among different institutions (fifth rank - 66.67%) were the important suggestions given by the institutional staff for strengthening the support provided to the women entrepreneurs. At the same time limited number of institutional staff suggested that recruiting sufficient number of staff to overcome the insufficient number of staff.

Table -6: Problems faced by the development professionals in supporting women entrepreneurs n=30

S.NO.	Problems	F	%	Rank
1.	Inability to identify location specific enterprises	26	86.67	I
2.	Riskiness in payment of credit and continuity of enterprise	25	83.33	II
3.	Inability to assess the existing skills and required skills of entrepreneurs.	24	80.00	III
4.	Multiplicity of programs resulted in divergence of services.	23	76.67	IV
5.	Unstructured co-ordination between the supporting institutions.	21	70.00	V
6.	Lack of knowledge to identify resource based enterprises.	20	66.67	
7.	Lack of professional training to the staff for entrepreneurship promotion.	17	56.67	
8.	Socio-political influence in selection of entrepreneurs for financial assistance.	15	50.00	
9.	Time consuming operational procedures	12	40.00	
10.	No clarity in job chart.	10	33.33	
11.	Low staffing pattern for monitoring function.	8	26.67	

Table- 7: Suggestions given by Development Professionals for strengthening the support to the women entrepreneurs n=30

S.NO.	Suggestions	F	%	Rank
1	Undertaking study to identify potential sectors	25	83.33	I
2	Avoiding bottlenecks in selection of entrepreneurs	24	80.00	II
3	Practical training to the staff to impart different skills required for entrepreneurship promotion	23	76.67	III
4	Merge similar programmes and implement them in coordination with NGO's	22	73.33	IV
5	Establishing strong coordination among different institutions	20	66.67	V
6	Maintaining data base information on resource based enterprises	19	63.33	
7	Avoidance of political influence	14	46.67	
8	Simplification of operational procedures	11	36.67	
9	Streamlining policies to provide clear directions for performing various functions	10	33.33	
10	Recruiting sufficient number of staff for monitoring function.	8	26.67	

Table –8: Problems faced by the women entrepreneurs in seeking support from the institutions n=98

S.No.	Problems	Frequency	Percentage	Rank
1.	cumbersome procedures in documentation for releasing credit	99	100.00	I
2.	Insistence on collateral security to avail credit	88	88.89	II
3.	Interaction gap between entrepreneurs and promoting institutions after establishment of the enterprise	85	85.86	III
4.	Undue importance to political influence in delivering institutional support	80	80.81	IV
5.	Fatigue due to incorrect directions	70	70.71	V
6.	Higher transaction costs in accessing credit	64	64.65	
7.	Existence of bribe for release of financial support	60	60.61	
8.	Lack of information support	55	55.56	
9.	Inadequate technical proficiency of the staff	51	51.52	
10.	Lack of access to legal procedures involved in running the enterprise	42	42.42	

Table – 9: Suggestions given by the women entrepreneurs to seek better support from institutions n=98

S.No.	Suggestions	Frequency	Percentage	Rank
1.	Simplification of documentation procedures	99	100.00	I
2.	Relaxation in collateral security	88	88.89	II
3.	Bridge the interaction gap between entrepreneurs and supporting institutions through frequent visits to the enterprises	86	86.87	III
4.	Sensitizing the promoting institutions towards criteria	80	80.81	IV
5.	Institutional alertness	78	78.79	V
6.	Reducing the transactional cost for availing credit	64	64.65	
7.	Self sensitization to avoid bribe	60	60.61	
8.	Providing counselling and consultancy services on information	54	54.55	
9.	Upgradation of technical proficiency of the staff	50	50.51	
10.	Legal education for women entrepreneurs	42	42.42	

The results in the Table-8 indicated that, time consuming documentation procedures for obtaining credit (first rank- 100%) and insistence on collateral security to avail credit (second rank – 88.89%) were the major institutional problems faced by the women entrepreneurs. The reason might be that it takes much paper work, long list of enclosures such as certificates, undertaking which is very time consuming. Insistence on collateral security by the institutions was another major problem faced by the entrepreneurs as most of them belonged to middle class, they were unable to provide their own property for collateral and what even collateral they had was not meeting the promoter's requirement. Interaction gap between the entrepreneurs and the promoting institutions (third rank – 85.86%), undue importance to political influence in delivering institutional support (fourth rank - 80.81%) and fatigue due to incorrect directions (fifth rank - 70.71%) were also some of the important problems faced by the entrepreneurs.

The findings in Table-9 revealed that, simplification of documentation procedures (first rank - 100.00%) was suggested by majority of the women entrepreneurs so that it would become easy for them to access the support quickly. Relaxation in collateral security (second rank - 88.89%) was another important suggestion given by women entrepreneurs, so that access to credit would become easy. Bridge the gap between entrepreneurs and supporting institutions through frequent visits to the enterprises (third rank – 86.87%), sensitizing the promoting institutions towards criteria (fourth rank – 80.81%) and institutional alertness (fifth rank – 78.79%) were the some of the suggestions given by women entrepreneurs. Limited number of women entrepreneurs suggested that legal education would help them to overcome the problems of legal issues related to enterprise running.

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