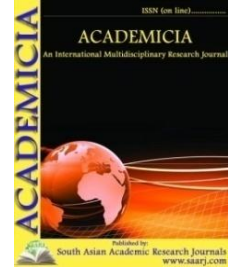




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SMALL ENTERPRISES PROMOTED BY WOMEN ENTREPRENEURS: A STUDY OF MARKETING MANAGEMENT

DR. G. RAJITHA*

*Lecturer,
Department of Commerce,
Govt. Degree College,
Jammikunta, Karimnagar, AP, India.

ABSTRACT

Marketing is considered to be a very important function by manufacturing units irrespective of the fact whether it is small, medium or large. Marketing is the performance of business activities that directs the flow of goods and services from producer to consumer or user. The present study will explain the channel practices followed by the 82 small enterprises promoted by women with regard to the distribution outlets directly owned and administered by the manufacturers themselves and those entrusted to market intermediaries.

INTRODUCTION

The rapid growth of small enterprises promoted by women entrepreneurs in the last decade has been one of the most significant features of Indian economy. While the objectives laid down in the successive Five Year Plans for absorbing surplus manpower through the creation of work opportunities are laudable, a bold and imaginative development programme is called for, to promote small enterprises by women entrepreneurs.

METHODOLOGY

An attempt is made in this chapter to appraise the performance of the women entrepreneurs from the three regions of Andhra Pradesh viz., Ranga Reddy in Telangana region, Krishna in Andhra region and Chittoor in Rayalaseema region. The performance of the entrepreneurs with regard to Production is imperative for a study of this nature.

OBJECTIVES OF THE STUDY

1. To identify the existing channels of distribution for the small enterprises; and
2. To describe the extent of the marketing facilities provided by State to small enterprises.

Marketing is considered to be a very important function by manufacturing units irrespective of the fact whether it is small, medium or large. Marketing is the performance of business activities that directs the flow of goods and services from producer to consumer or user. Industrial production is mostly done in anticipation of the future demand and hence manufacturing units will have to devise ways and means of selling the products to the customers. Manufacturers are compelled to put in their maximum efforts in order to sell their products to the ultimate consumers in the face of stiff competition. Small enterprises are always at a disadvantage when compared to the medium or large units as they do not have extensive marketing organization and at the same time they are not able to bring the products to the notice of the customers due to lack of publicity.

A Channel of Distribution for a product refers to the course of ownership changes in the goods distributed or the transfer of title as the goods move from manufacturer or producer to the final consumer. A channel is an organized network of companies and institutions which is combination, perform all the activities required to link producers with users and users with producers in order to accomplish the marketing task. Channels of Distribution, though they are socio-economic arrangement, are often likened to pipelines through which a product flows on its way to the customer.

The present study will explain the channel practices followed by the 82 small enterprises promoted by women with regard to the distribution outlets directly owned and administered by the manufacturers themselves and those entrusted to market intermediaries. Broadly, there are four channels of distribution which are open to the small scale units. They are as follows:

1. Manufacturer to Consumer (Direct Marketing)
2. Manufacturer to Retailer to Consumer (Via Retailers)
3. Manufacturer to Wholesaler to Retailer to Consumer (Via Wholesalers)
4. Manufacturer to Sole Distributor to Retailer to Consumer (Via Sole Distributors)

TABLE -1: DISTRIBUTION OF SMALL ENTERPRISES BY CHANNEL OF DISTRIBUTION

Industry	Direct Marketing	Via Retailers	Via Wholesalers	Via Sole Distributors
Food Processing	3	15	-	-
Garment	11	08	-	-
Servicing	24	06	-	-
Miscellaneous	2	13	-	-
	40	42	-	-

Source: Field Survey.

A perusal of above table shows that 40 enterprises (48.7%) sold their products/services directly to the consumers while 42 (51.3%) enterprises sold their products through retailers. The small enterprises did not make use of any other channel of distribution i.e., through wholesalers nor sole distributors.

GEOGRAPHICAL SALES-SPREAD

The significant conclusion which emerges from Table-2 disproves one of the hypothesis, that the sample small enterprises did not cater merely to the markets which are nearby but actually sold sizeable portion of their products outside the district in which they are operating.

TABLE – 2 : GEOGRAPHICAL SALES-SPARED OF SMALL ENTERPRISES

Industry	Within the Districts	With in A.P.	State Government
Food Processing	25,35,924 (57.7%)	15,98,800 (36.4%)	2,36,051 (5.3%)
Garment	74,26,999 (74.3)	25,51,131 (25.5%)	-
Servicing	95,88,241 (56.2%)	50,57,767 (31.7%)	19,05,901 (11.8%)

Miscellaneous	64,91,054 (46.2%)	54,08,201 (38.5%)	21,19,020 (15.1%)
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Source: Field Survey.

FOOD PROCESSING ENTERPRISES

TABLE NO.-3 : GEOGRAPHICAL SALES SPREAD OF FOOD PROCESSING ENTERPRISES

Sl No	Products Manufactured	Within the Districts		With in A.P.		State Government	
		Amount	% age	Amount	% age	Amount	% age
1.	Flour Milling	500500	59.3	341670	40.5	-	-
2.	Rice Milling	387904	51.7	360096	48.1	-	-
3.	Bakery Products	123600	61	78880	38.8	-	-
4.	Papad	280450	51.9	258908	48.0	-	-
5.	Ice Cream	184500	43.3	116030	27.2	194537	29.2
6.	Dry Chilli	140805	78.5	38304	21.3	-	-
7.	Pickles	51430	52.7	48880	47.1	-	-
8.	Coconut/Copra	74850	55.1	21157	15.6	39650	29.2
9.	Cookies	110325	64.8	33925	19.9	25647	15.0
10.	Processed Spices	66220	51.3	62780	48.6	-	-
11.	Ice Cream Cones	145508	62.8	39498	17.0	46317	20
12.	Cashew Processing	152070	100.4	9702	9.5	-	-
13.	Processed Prawn	141900	70	60940	30.0	-	-
14.	Floured Milk	128000	62.4	76800	37.5	-	-
15.	Groundnut Oil	31892	70.8	13141	29.1	-	-
16.	Mustard Oil	11358	85.2	1966	14.7	-	-

17.	Fruits Pulp & Juice	40536	61.9	24840	37.9	-	-
18.	Tapioca Sago	23677	62.2	14283	37.6	-	-
	Total:	2536224	57.81	1598800	36.45	236051	5.38

Source: Field Survey.

Above table shows that Food Processing enterprises sold products of the value of Rs.25,35,924 (57.7%) in Warangal, Krishna & Chittoor Districts, Rs.15,98,800 (36.6%) outside the districts but within Andhra Pradesh. These enterprises sold Rs.2,36,051 (5.3%) worth of food products to the State Government. None of the food processing enterprises sold their products outside the State nor did they venture to export their products.

GARMENT ENTERPRISES

TABLE NO-4: GEOGRAPHICAL SALES SPREAD OF SMALL SCALE GARMENT ENTERPRISES

SI No	Products Manufactured	Within the Districts		With in AP	
1.	Tailoring	260000	75.3	85000	24.6
2.	Art Silk Fabric	75735	79.8	19125	20.1
3.	Garment Cloth	1363500	87.1	200250	12.8
4.	Knitted cloth	472156	84.5	840941	15.3
5.	Cotton Shirt	569625	80	142005	19.9
6.	Handloom Cloth	209790	81.6	46980	18.2
7.	Embroidery Work	94500	71.9	36750	28.0
8.	Zari	60350	77	17975	22.9
9.	Cotton towels	755188	53.3	660192	46.6
10.	Cotton trousers	84960	61.3	53460	38.6
11.	Readymade Garments	7400	71.2	2977	28.6

12.	Decorative & Fancy Items	35195	81.1	8064	18.7
13.	Dyeing & Bleaching of Cotton	661240	65.2	362600	34.7
14.	Leather Garments	2015384	83.2	404926	16.7
15.	Furnishing Cloth	121620	53.5	105300	46.4
16.	Silk Fabric Art	218332	65.1	180030	40.7
17.	Children Garments	374370	73	144705	27.8
18.	Cotton Socks	12183	44	15494	55.9
19.	Sarees Printing	25496	72.4	11204	30.5
	Total:	7424699	75	2551131	25.5

Source: Field Survey.

In this table shows about Small garment enterprises sold Garments of the value of Rs.74,26,699 (74.3%) in Warangal, Krishna & Chittoor Districts, and Rs.25,51,131 (25.5%) outside the districts in which they were established but within Andhra Pradesh. In this industry also, the enterprises did not sell their products outside the state nor did they export to other countries.

SERVICING ENTERPRISES

TABLE NO -5 :GEOGRAPHICAL SALES SPREAD OF SERVICING SMALL ENTERPRISES

Sl No.	Products Manufactured	Warangal District		With in India		State Government	
		Amount	% age	Amount	% age	Amount	% age
1.	Xerox Machine	1155000	99.9	0	0	-	-
2.	Desktop Publishing	1107000	59	410000	21.8	358000	19

3.	Electronic Repairing Services	400000	44.4	0	0	500000	55.5
4.	Watch Repairing Services	276900	57.4	58650	12.1	145800	30.2
5.	Refrigeration Services	34020	72.8	0	0	12600	27
6.	Electronic Sales Services	232700	76.7	70200	23.1	-	-
7.	Electro Plating	269500	39	325500	47.2	94500	13.7
8.	Household Electrical Goods Sales	208000	45.8	125600	27.6	120000	26.4
9.	Cattle Feed	386000	72.7	0	0	144600	27.8
10.	Lathe Works	41400	73.7	0	0	14700	26.2
11.	Agricultural Implements	96480	49.5	69440	35.6	28640	14.7
12.	Steel Furniture	402376	64.5	0	0	220125	35.3
13.	Offset Printing	402400	39.4	0	0	617600	60.5
14.	Diesel Engine Servicing	128000	47.4	93440	34.6	48224	17.8
15.	Diesel Engine Sales	185850	65	0	0	99750	34.9
16.	Generator Servicing	130200	63.8	0	0	73500	36.0
17.	Supply of Poultry Feed	666500	76.2	0	0	211500	24.0
18.	Painting	178200	60.8	41800	14.2	72600	24.8
19.	Air Condition Servicing	325296	89.3	17091	17	13563	13.5
20.	Retreading Trade Services	468000	36.6	482400	38.8	324000	25.4
21.	Seed Processing	87300	54.9	0	0	71400	44.9

22.	Fabrication	1259750	50.5	0	0	1231750	48.4
23.	Manufacture of Foot Wear	87500	52.9	0	0	87500	50.0
24.	Marble Processing	37200	54.3	21600	31.5	9600	14.0
25.	Ceramic/Pattery Sales	63260	56.4	24240	21.6	24680	21.9
26.	Leather handbags sales	284000	63.2	0	0	164660	36.7
27.	Building hardware	207000	37.5	40500	7.3	302625	55.0
28.	Cutlery items sales	63000	33.8	85800	45.9	37500	20.1
29.	Sewing machine sales & service	19770	33.7	26100	44.5	12630	21.5
30.	Power invertors sales & Service	41300	58.3	13840	19.5	15600	22.0
	Total:	9588241	56.2	1905901	21.8	5067767	31.7

Source: Field Survey.

Above table shows Small servicing enterprises rendered Services of the value of Rs.95,88,241 (56.2%) in Warangal, Krishna & Chittoor Districts, Rs.50,57,767 (31.7%) outside the districts but within the state. During the year 2007, the enterprises provided services to the State Government to the tune of Rs.11,78,430 (7.3%).

MISCELLANEOUS ENTERPRISES

TABLE NO.6: GEOGRAPHICAL SALES SPREAD OF MISCELLANEOUS SMALL SCALE ENTERPRISES

Sl. No	Products Manufactured	Warangal City		With in India		State Government	
		Amount	% age	Amount	% age	Amount	% age
1.	Screen Printing	327250	47.3	668815	52.6	-	-
2.	Book Binding	232800	61	230400	38.9	-	-
3.	Wax Candles	171355	47.7	419422	52.1	-	-
4.	Agarbathies	917000	48.2	848176	28.9	665728	22.7

5.	Flexography	170030	53	277286	46.4	-	-
6.	Imitation Jewellery	360620	66.7	294880	33.4	-	-
7.	Washing Soap	634500	32.4	1493100	42.9	854334	34.5
8.	Plastic Bag	43320	30.8	108110	41.7	70946	27.3
9.	Cardboard boxes	196812	38.5	347550	43.9	137968	17.4
10.	Furniture & Fixtures	100825	43.1	144200	26.5	164650	30.3
11.	Coir Mats	192030	64	135685	23.3	72742	12.5
12.	Coconut Oil	93600	43.9	117000	28.8	109800	27.1
13.	Washing Powder	24300	54.1	54153	45.8	-	-
14.	Soda Water	174816	56.8	174384	37.1	-	-
15.	Mosaic Tiles	106720	54	95129	31.7	42832	14.2
	Total:	3745998	46.2	5408201	38.52	2119020	15.1

Source: Field Survey.

Small enterprises sold products of the value of Rs.64,91,054 (46.2%) within Warangal, Krishna & Chittoor Districts, Rs.54,08,201 (38.5%) outside the districts but within the state. The enterprises sold products worth Rs.21,19,020 (15.1) to the State Government.

ROLE OF STATE IN THE MARKETING OF SMALL ENTERPRISES PRODUCTS

Though the responsibility for better and improved methods of distribution of small enterprises products are that of the small entrepreneurs, but still the State Government has been following a deliberate policy of ensuring small enterprise development and promotion as part of its national objectives of widening employment opportunities. Small enterprises usually look to the State and Central Governments for more help in the marketing and distribution of their products.

The women entrepreneurs expressed the following opinion about the problems in selling/rendering of services to the State and Central Governments.

- I. **PRICE PREFERENCE:** The concept of price preference up to 15% was initiated when the Central Government introduced the Stores Purchase Programme. The small enterprises feel that the concept of price preference is only a notion and it is not applied in each case where it

is essential. It is observed that each case for price preference is decided on the judgment of the concerned officers.

- II. PURCHASE PREFERENCE:** It is found that the State & Central Governments are pursuing a policy in favor of large undertakings at the cost of the small enterprises. The State & Central Governments prefer the products of large undertakings against the small enterprises even though in case the price quoted is much lower.
- III. LACK OF COMMUNICATION:** Small enterprises complain that they do not have knowledge regarding the State and Central Government's requirements against which they would have made supplies. At present an enterprise will be in a position to know whether a certain type of product required by the Government can be manufactured and supplied only if it is registered with the National Small Industries Corporation. In that case the NSIC will send the unit a copy of the tender notice. Thanks to Information Technology and the transparency which is being ushered in State and Central Governments, because of the e-procurement, small enterprises can know the requirements of State and Central Governments.
- IV. INSPECTION:** The greatest nightmare for the small enterprises is Inspection. The general complaint in this regard is the harassment which each supplier has to undergo. It has been found that it requires a lot of persuasion or establishment of personal rapport with the inspecting officers to expedite inspection. Goods are sometimes rejected on flimsy grounds not connected with quality standards. The delays caused in inspection is due to inadequacy of inspecting staff and the centralization of staff at head office and some regional offices.
- V. PAYMENTS:** Of late 90- to 95% of the payment is made within a fortnight. This is a welcome feature. The balance of 10 or 5% as the case may be, however take s a very long period anything between 1 year and 3 years to be released. This is because the indenting department has to verify the goods received. The indenting authorities more often than not do not clear the case for long periods of time despite repeated reminders. Sometimes the unit prefers not to pursue the matter as it adds to his cost.

EXPORT OF SMALL ENTERPRISE PRODUCTS

Export plays an important role for boosting the tempo of economic development. In the context of developing economy, the technique of export promotional aspects has to be given due attention. The surplus balance of payment and economic stability can be achievable by generating export promotional aspects. The strategy of export planning for India is an important issue which needs greater attention and rigorous direction in administration.

Export trade is not as simple as selling in the domestic market. In International Trade, the exporter has to send his goods abroad and thus get involved in the complex procedures and formalities relating to transport of goods, customs authorities and foreign exchange regulating authorities. These long arduous procedures and formalities makes foreign trade complicated and cumbersome. This is one of the reasons as to why a number of small enterprises have not paid much attention to this outlet.

There is also an imperative need to vitalize the small enterprises for producing the qualitative type of commodities which can command stability at the international competitive market. Such a line of direction, does assume great importance, as small enterprises do play an important role for generating the export promotional prospects.

The performance of small enterprises could have been much more impressive if certain problems and difficulties faced by this sector were eliminated. The enterprises lack the necessary financial resources and adequate specialized knowledge about the procedures. Often the women entrepreneurs are bewildered to comply with them and sometimes so frustrated that they abandon the efforts and confine themselves to domestic market. The problems confronting the small women entrepreneurs are detailed below.

I. MARKET INFORMATION : The small enterprises are unable to undertake studies which will enable o know the markets which are suitable for marketing their products. Identification of the products, the name of the countries interested in imports, full details about the importers with whom contacts can be established, exact quantity of products required by the importer and the details or specifications and standards of quality acceptable are the information which by required by small enterprises.

II. PROCEDURAL DELAYS: The Government had introduced the drawback of excise and customs duties with the objective of providing the exporters, raw materials at international prices so that they are not placed in a disadvantageous position when compared to manufacturers of similar products in other countries. This was considered to be a step in the right direction thereby enabling manufacturing units to export more.

Women entrepreneurs are of the opinion that the application forms for the claim of refunds and the certificates to be attached with it are too long and complicated and sometimes it is difficult for the small enterprises to comply with. It is found that the concerned authorities take a lot of time in clearing the applications. Small enterprises have to purchase raw materials at market prices, which includes duties, their money gets locked up and this affects the cash flow and liquidity thereby increasing the interest liability.

III. RAW MATERIALS : The sporadic increase in the prices of raw materials and the frequent shortages of materials are bound to affect the small enterprises which want to embark on export of goods. Whenever there is an increase in the prices of raw materials, this will have to be reflected in the prices of the finished goods to be exported. This will definitely affect the competitive capacity of small enterprises in the overseas markets against exporters from other countries. As the price hike is in the form of increase in the cost of raw materials, the small enterprises cannot claim its refund under drawback of duties scheme as this increase is not in the form of duties.

IV. SHIPPING: Small enterprises which want to export their products find shipping of goods a greatest difficulty. The shipping companies, their agents and clearing and forwarding agents accord preferential treatment to large scale units because the cargo to be shipped is large and it is more profitable and convenient to handle large cargo. This causes a lot of delay to the small enterprises and ultimately the women entrepreneurs cannot adhere to the delivery schedules.

- V. **TRADE DELEGATIONS:** The Export Promotion Councils sponsor trade delegations which is expected to study the overseas markets, establish rapport with the importers of goods. The women entrepreneurs are not at all considered while selecting members of the trade delegations. The representatives of large unit get a disproportionate share in the delegation and during the tour they are able to bag big orders.

ROLE OF EXPORT HOUSES IN SMALL ENTERPRISE EXPORTS

Export Marketing is a specialized function calling for a wide variety of skills and resources. It is for this reason that the institution of Export house as an instrument of export promotion has been given due recognition by the Government of India. The question of establishing Export Houses in India specializing in the sale of Indian goods abroad was first mooted by the Government of India in 1958. It was felt that for developing India's export trade, particularly of non-traditional items, leading business houses should be involved in the promotion of exports. A scheme for establishing Export Houses took concrete shape in September, 1960, when the Export Houses were initially recognized.

Manufacturing on a small scale is possible in the area of production; it does not seem to be so in the matter of exports and international marketing. The organization, manpower and skills required for international marketing cannot be developed except over a period of time, and for the other, economies of scale in marketing are essential on account of international competition.

Thus, the Export Houses have come to stay as export channels to the small and medium enterprises. An attempt is made in this section to ascertain the views of Export Houses in exporting the goods produced in the small enterprises promoted by women entrepreneurs.

The Export Houses gave the following reasons for the insignificant share of exports from small enterprises promoted by women entrepreneurs.

- I. **DIVERSION OF FUNDS :** Whenever the Export House receives an indent from overseas buyers, the Export Houses immediately get in touch with the concerned units to manufacture goods according to the specifications stipulated. As small enterprises are short of funds, the Export Houses advance a certain percentage of the total value of goods to be purchased. The Export Houses have complained that the women entrepreneurs after taking the advance divert the funds for other purposes such as manufacturing goods for customers who have already placed orders. As a result of which the small enterprises are not able to supply the goods to Export Houses in time. The Export Houses feel that this is a great disadvantage, whereas if they purchase goods from large scale or medium scale enterprises, they do not pay any advance and at the same time delivery is made on the specified date. Hence, Export Houses prefer purchasing from large units and medium units rather than small enterprises.
- II. **RENDERING OTHER SERVICES:** The Export Houses after placing an order with the concerned small enterprises have to ascertain that the raw materials which are used is of good quality so that the final product is acceptable to the overseas buyers. The small enterprises may not be in a position to get raw materials of good quality and hence the export houses have to get in touch with the canalizing agencies or suppliers to get the right type of material.

Apart from this due to lack of technical personnel in small enterprises, the Export Houses have to render technical assistance to women entrepreneurs by providing them drawings, designs etc., Thus the Export Houses have to render a host of services to small enterprises, in order to get the goods manufactured, whereas in the case of large enterprises, the Export Houses need not bother about rendering services as they are quite capable of getting things done. The Export Houses are of the opinion that lot of time and money is waster in rendering assistance to small enterprises promoted by women entrepreneurs.

- III. QUALITY:** It is often found by Export Houses that goods produced by small enterprises are not of the right quality. This is mainly due to the absence of testing facilities with small enterprises. The Export houses have a fear that if the goods are not upto the expectation of overseas buyers, they may not get orders in future. Thus, the Export Houses prefer to trade in goods which are manufactured by reputed large companies so they are known for the quality and durability. The Export Houses cannot afford to provide testing facilities to the women entrepreneurs as it proves to be a costly proposition and at the same time the incentives offered by the Government in promoting women entrepreneurs is not adequate.
- IV. NOT ADHERING TO DELIVERY SCHEDULES:** The small entrepreneurs always face a lot of problems such as shortage of raw materials, inadequate finance, power shortage etc., as a result of which the delivery schedules as stipulated by the Export Houses are not adhered to. This causes a lot of embarrassment to the Export Houses as they are not able to export the goods in time to the overseas buyers. Thus, the Export Houses prefer to deal with large and medium enterprises because they adhere to the delivery schedules.

FINDINGS

1. It can be inferred that many small enterprises promoted by women entrepreneurs have their own marketing organization as a result of which they are able to sell their products directly to the customers whereas quite a good number of small enterprises are found to utilize the services of intermediaries in selling the products. The relationship between small enterprises and intermediaries makes the small enterprises dependent on the former. The intermediaries through whom many small enterprises sell their products can be divided into retailers wholesalers, sole distributors.
2. 13. Small Enterprises seen to have no discretion in the selection of appropriate channels of distribution. This is because most of the enterprises lack the financial resources which will enable them to exercise judgment in the selection of channels of distribution. This is quite evident as majority of the enterprises have found the services rendered by intermediaries as unsatisfactory and not suitable for distribution of their products. Many women entrepreneurs have expressed their desire to take over marketing of their products but they are not capable of doing it successfully. The main inhibiting factor being lack of financial resources.
3. Small enterprises have been found to cater to markets which are distant and at the same time they were also able to export their goods through export houses. This is quite contrary to the general belief that small enterprises units sell in the nearby markets only.

4. It can be observed from this study that small enterprises who deal through intermediaries regard their sale to the latter as a final sale as a result of which they are not eager to ascertain the price charged by the intermediaries. This places the intermediaries in an advantageous position and they are able to load an additional sum to the ex-works cost. The difference is solely enjoyed by the intermediaries.
5. The role of the state in the marketing of small industry products seems to be insignificant because only 21 enterprises out of 82 sample small enterprises have sold their products to the State Government. The other small enterprises have not ventured to sell to the State Government because of a number of problems.
6. The most frequently cited motives for setting up a business enterprise were fulfillment of one's ambition and pursuit of own interests.

Majority of women entrepreneurs have some specific plans for future expansion, either in the form of diversification of items, or exports, or new markets. Women entrepreneurs expressed high hopes, dream, ambitions and optimisms about success in future ventures. As an entrepreneur remarked "in business, there should never be stagnation, one should always plan growth by constantly exploring new potential".

SUGGESTIONS

1. There is a strong case for setting up a Central Marketing Organisation for the domestic marketing of small enterprise products. This organization will have to be set up by the Union Government with a national network for selling the products. The need to set up such an Organisation is because of the negative attitude of the intermediaries who are always bent upon exploiting the small scale units on the one hand and the consumers on the other. By setting up a separate agency for this purpose, small scale units are relieved of the marketing problem as a result of which they can concentrate exclusively on production. The Central Marketing Organisation can sell the products under its own brand name and it can utilize the organized and unorganised retail outlets for the distribution of the products.
2. There is a need to review and expand the number of items reserved for production from small sector the DGS&D and at the same time it should be ensured that purchases are not made from any other sector. The price preference of 15% to small scale units should be granted on a liberal basis as a result of which many small scale units can be benefited. The Director-General of Supplies & Disposals should ensure that there is proper communication about the requirement of the Government and at the same time it should be brought to the notice of the units at the proper time. Regarding payments, the Central Government should ensure that the entire payment is done to the small enterprises within 60 days from the date of delivery by directing the inspecting staff to complete inspection expeditiously and the concerned departments to certify the goods. These steps will prove very useful for involving the small enterprises in the Stores Purchase Programme.
3. Exports have a pivotal role in the economic development of a nation. It is more so for India as concerted efforts at industrial growth have necessitated a very large volume of imports which has to be matched by a sharp increase in our exports. Small enterprises promoted by

women entrepreneurs have reported that the various export promotion councils sponsored by the Government of India are not favourable to them because these councils are usually dominated by big business houses. The Union Government should set up a separate Export Promotion Council for small enterprises so that this council can concentrate exclusively on exports from small sector. The council will be mainly engaged in establishing contacts with foreign buyers, assessment of their requirements and disseminating the information to the small enterprises.

4. The small enterprises should increasingly involve themselves with the export houses so that the export houses can provide comprehensive information services, documentation services, financial and technical assistance in their exports efforts. The need for such an association is necessary because the small enterprises promoted by women entrepreneurs are incapable of exporting their goods individually. Through the partnership amounts to dependence on export houses for the present, but once than big units establish their own export divisions the services of the export houses may not be necessary for them. Hence export houses are bound to turn to the small enterprises for exporting goods abroad as a result of which the export houses will become dependent on small enterprises.

The functions of the Export Consortia will be to collect and disseminate market information, conduct market surveys and market research, designing and packaging, preparation of sales literature, participating in Trade Fairs and Exhibitions, procurements and execution of export orders and ensuring quality control.

CONCLUSION

The woman entrepreneur likes the independence associated with the entrepreneurial career, is a dreamer with high hopes and ambitions, has a positive approach to competition, is confident of her ability to deal with problems and has a belief that hard work is a sure ingredient of success in entrepreneurial ventures. While the background of self-employed women vary considerably, these women entrepreneurs share some similarities in personality, motivation, education and family background. The assessment of business management skills is essential for every woman entrepreneur before she starts her business as it provides the knowledge of one's strengths and weaknesses. The woman entrepreneur is an individualist, creative, enthusiastic, instinctive and adaptable. A high energy level is essential for the woman entrepreneur because the success and profits of the business depend on her efforts. It is in this direction that the state sponsored institutions and non-governmental organizations, should play the role of a catalyst in unleashing the hidden talent among the millions of Indian women who have the self-confidence, flexibility, persistence, independence, determination to succeed and to make them successful entrepreneurs.

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