



SUSTAINABLE ORGANISATIONS FOR SUSTAINABLE ENTREPRENEURSHIP DEVELOPMENT: NGO INITIATIVES AT THE GRASSROOTS

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Abstract

Development efforts to eradicate unemployment have yielded limited results with the entry of new workforce. It can be mitigated in the long run through a process of cultural change by generating an entrepreneurial culture everywhere. It is feasible only when the target groups are educated and trained to take care of their destiny. In pursuance of the above theme, several action plans have been set in motion for several years in the field of micro-entrepreneurship development. The State sector provided the lead and a network of a number of Entrepreneurship Development Organisations (EDOs) was established in public sector at the central, state and district levels. To supplement these efforts a good number of NGOs are also engaged in entrepreneurialising the lower hierarchy of the society. A few well-meaning NGOs are doing an exceptionally good work in small and micro entrepreneurship development. The main intent of this paper is to focus on the entrepreneurship development initiatives of NGOs at the grassroots. Furthermore, efforts are made to apply an evaluatory model to assess an NGO - Rural Development and Self-employment Training Institutes (RUDSETIs), a network for self-employment/entrepreneurship promotion among non-conventional sources - unemployed youth, the poor, women and other vulnerable sections of the society.

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Introduction

Unemployment is a time bomb ticking due to its alarming rates in developing countries¹. It is a scourge, which the civil society is yet to overcome. Development efforts to eradicate unemployment have yielded limited results with the entry of new workforce. Agriculture, the traditional employer of majority of labour force, is becoming non-porous day by day. It no longer holds the key in employment generation. The organised industrial sector showed a sharp decline in the employment creation where 'downsizing' or 'rightsizing' are ruling the roost. Yet the hope for employment generation is with the secondary sector (and Non-Farm Sector in rural areas) and tertiary sector of the economy, i.e. service sector². With the onerous task of creating gainful employment to the teeming millions, the development strategists have evolved various schemes of both wage employment and self-employment.

Given the current status of employment generation, one can very well accept that the time has come to motivate and divert the youth to take up self-employment to become 'masters of their own destiny'. However a large section of unemployed youth are characterised by low motivation and confidence, lack of awareness regarding business opportunities available in the environment, lack of knowledge regarding available support system for venture launching and low or no exposure to enterprise management. Their lower middle class background doesn't allow them to go for big investments. The unemployed youth are posing a greater danger to the society if their creative energy is not properly utilised. Institutional intervention is urgently needed to groom them to take up entrepreneurial career rather than to yearn for salaried employment.

In this juncture it is proper to have an overview of entrepreneurship development efforts in India. Since the sixties, many State and Central Government agencies are engaged in stimulation of industrial entrepreneurship. Due to their sustained efforts the dynamics of entrepreneurial development (training and non-training intervention) has been well documented.³ Of late Entrepreneurship Development through training intervention, popularly called as Entrepreneurship Development Programmes (EDPs) conceived mainly to harness the entrepreneurial talent among urban elite, was scaled down to meet the requirements of specific target groups. Developmental compulsions forced the changes in the conventional EDP methodology so that it is used as a self-employment stimulator to train non-conventional and lesser-known target groups — youth (literate or illiterate), poor (urban or rural), women, and other disadvantaged sections of the society. In the recent past the NGOs (both national and international NGOs) are exploiting the latent entrepreneurial talent among the above target groups in a big way.

The phenomenon - the entry of NGOs into entrepreneurship development arena - has heralded a new concept of partnership in entrepreneurship development at the grassroots.

In the above background this paper tries to focus the entrepreneurship development initiatives of NGOs at the grassroots along with the validity of their intervention. Furthermore efforts are made to classify them, identify their strengths and weaknesses, and to apply an evaluatory model to assess an NGO - Rural Development and Self-employment Training Institutes (RUDSETIs), a network for promotion of self-employment/entrepreneurship among non-conventional target groups like the unemployed youth, the poor, women and other vulnerable sections of the society. An NGO, in this paper, is defined as a not-for-profit making organisation managed with or without government funds.

NGOs in entrepreneurship development

In the recent past, a host of self-employment and anti-poverty schemes - initiated by both Central and State Governments - were formulated and implemented for different target groups. Though the training of beneficiaries in entrepreneurship and related skills formed an integral part of these programmes, it had been a neglected area. Thus these programmes failed to live up to the expected level due to the negligence in awareness creation as well as the absence of involvement of beneficiaries. Excessive 'input orientation' has not only led to wastage of scarce resources but also developed a sort of dependency syndrome among the beneficiaries. It is apt to quote Bogaert:

"...many scholars and administrators are less sure about the IRDP as a solution. There are many reasons for this. One of them is ... the heavy infusion of what is called 'cold money', money granted by the Government, not 'hot money' for which people themselves laboured and sweated." ⁴

Nowadays, to plug this lacuna, awareness creation, training and education are given the much-needed prominence. Emphasis is shifted to teach 'what they do not know' and to empower them 'to do what they need to do'.

However, majority of the implementing agencies are State owned. These agencies are slow and sluggish in response. By and large, they are incapable of reaching the diverse segments of the community. Of late, tight ceiling on administrative expenditure and declining aid flows from international agencies have severely restricted their operational reach. Moreover, the errors of commission and omission committed by these agencies have either blocked or slowed down the

development of entrepreneurial culture in the society. Some of the notable weaknesses of these agencies are:

First, they lack intra-agency and inter-agency co-ordination. So, the well-framed policies are hardly supported by appropriate follow-up action. Shortages of infrastructure facilities as well as motivated training staff have affected the quality of training and follow-up. Second, the bureaucratic style of functioning, political interference and corruption, orientation towards paperwork, and insensitiveness to the problems of entrepreneurs have created a poor image.⁵ Third, the quality of EDPs has suffered due to delay in timely sanction of funds. Fourth, the training skills required to deal with diverse segments were not internalised properly by the officials. Thus, the officials still suffer from the elitist mindset. Fifth, lack of appreciation for the achievements of field level personnel by the higher-ups have demoralised them. Sixth, the multiplicity of agencies performing an approximately similar task provided scope for overlapping and duplication of functions at both apex and operational levels.⁶ **Finally, the greatest of all the deficiencies is the 'lack of emotional attachment' between the training institution and the entrepreneurs they develop. Where the trainees have little or no risk bearing capacity and where handholding is indispensable, State owned agencies are most ill-suited.**

Gibb and Manu have narrated how the ineffective behaviour of the officials of entrepreneurship promotion agencies produced discordant responses and actions that hampered the entrepreneurial progress. They have found that there was a complete mismatch between the style of functioning of officers of the development organisations and the entrepreneurs.⁷ The officers neither exhibited the features of entrepreneurs nor were they entrepreneurial. 'They cannot instil in others what they do not possess themselves' as aptly stated by Bogaert,⁸ was very much true.

Prof. Harper has built a strong case for NGOs. While analysing the attributes of successful small and micro-entrepreneurship development training programmes meant for the poor, he has identified four common characteristics. They are 1). None of the programmes was run by a government institution, 2). Minimal use of 'foreign' (alien to the locality) experts and maximum use of local staff, 3). The programmes stayed small and resisted the temptation to grow larger, 4). The people who ran the programme shared many of the features, culture and experience of entrepreneurs they were trying to help.⁹ Bogaert has also expressed a similar view. Both are strong advocates of NGO involvement in furthering the entrepreneurial culture among the non-conventional segments of society. In the same tone, they haven't hesitated to advise the NGOs to become entrepreneurial in culture and outlook before hand.

In this context, some basic questions arise. Are the NGOs entrepreneurial in their approach? Do they possess the features of the entrepreneurs they cultivate? For this, an analysis of the features of entrepreneur vis-à-vis NGOs is required. Table 1 provides a juxtaposed view of the characteristics of Entrepreneur and Entrepreneurship Development Organisation (EDO).¹⁰

Table 1

Characteristics of the Entrepreneur and the Institution promoting Entrepreneurship

Sl.No	Entrepreneur	Institution
1	Self-employment	Be autonomous and relatively free from outside control
2	Creativity and Innovation	Readiness to try out new programmes
3	Responsibility for finances	Discretion to own and use financial resources
4	Risk taking	Risk taking

A brief account of how the NGOs are entrepreneurial in nature and possess the features of an entrepreneur has been illustrated here.

- **Self-employment:** NGOs themselves volunteer to do the developmental work and thus generate self-employment.
- **Creativity and Innovation:** NGOs represent the quality to search for opportunities and willingness to experiment. Majority of NGOs have the grit to do an old thing in a new way or to implement new ideas. For example, they are not constrained to stick to the stereo typed entrepreneurship education models.
- **Responsibility for Resources:** As the NGOs are their own masters, they have the freedom to raise and disburse the resources. They are not responsible to none except their donors/sponsors. If they generate resources internally they need not depend on the grants of donor agencies.
- **Risk Taking:** Innovation is susceptible to the risk of failure. In this uncertain world, the NGOs must have the courage to receive bouquets or to face brickbats.¹¹

The presence of the above features and their depth may vary according to NGOs, NGO leaders, the organisational set-up in the NGOs, and the work culture.

In short, the government agencies have left enough space for the NGOs to occupy, for extending the spirit of enterprise and entrepreneurship among the lesser-known target groups. During the recent past, the NGO initiatives received acclaims from several quarters¹². Though it is a fairly new area of operation for many NGOs, it has not deterred them from venturing into the three phases which form the growth process of entrepreneurship development: income generation, self-employment and entrepreneurship development. The task cut out for them is not easy, because they deal with:

- women and men (which is harder than working with men only);
- the poor (which is harder than working with the rich);
- people with limited enterprise culture (which is harder than working in the context of a strong enterprise culture)
- the rural population (which is harder than working with the urban population).

Classification of NGOs

As observed already, NGOs are advocating a social change¹³ with primary concentration on structural changes through conscientisation of individuals, and equipping them to break out of customs, within the socio-cultural matrix of the society.¹⁴

Their initial attempts in entrepreneurship development were sporadic because none had the proper understanding of technicalities of entrepreneurship development. However, their 'experience' sharpened their focus. In the initial stages, a few had the strong notion that a specific 'missing input' is the key in enterprise formation. The missing input may be - entrepreneurial training, credit, technology, infrastructure, marketing assistance or organisation of solidarity (for example - SEWA type). In this stage all the organisational activities are totally focused to supply one or a few such vital inputs. Their field experience proved the necessity of 'supplementary' inputs. Such revelations directed them to provide supplementary inputs, if not by possible by them, through others. Hence, they have concluded that there is no such comprehensive package that can be employed over time and space as panacea. In the bargain, some NGOs have aligned themselves to 'training intervention', assuming it as the veritable path for entrepreneurship development for the given target audience whereas a few others moved towards the delivery of non-training inputs. The freedom to choose a strategy has stayed with the NGOs. Broadly the strategies adopted by NGOs can be broadly categorised into two:

Integrated Approach

Many NGOs have faith in training intervention to develop 'individual entrepreneurship'. They are directly involved in stimulation of entrepreneurship development by conducting entrepreneurship-training programmes funded out of their own resources or sponsored by others. After the training, efforts are made for securing credit, counselling and consultancy services in project report preparation, feasibility study, and advice on technology, etc., for the trainees.

A notable feature of this group of NGOs is that they have adopted '**training-plus approach**' and not the '**training-alone approach**'. Among these NGOs some have evolved a variant of the training strategy – '**group entrepreneurship**' wherein efforts are made to inculcate entrepreneurial virtues among some homogeneous groups by 'hand-holding'.

Input Approach

There are many NGOs which assume that 'functional inputs' (non-training inputs) are far more crucial in entrepreneurship development. They are engaged in the provision of marketing assistance and assistance in securing finance, awareness creation, counselling and consultancy services in project report preparation, feasibility study, and advice on technology, incubation and networking facilities.

Due to the diverse nature of NGOs and the unbridled freedom to offer a wide variety of services, and overlapping of functions, it is a troublesome job to categorise them into above groups.

Today, a vast multitude of organisations in Governmental and Non Governmental Organisations (NGOs) sector are engaged in entrepreneurship development throughout the country. Some of the major NGOs in entrepreneurship development at the grassroots are National Alliance of Young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies (XISS), Self Employed Women's Association (SEWA) of Ahmedabad, 'Y' Self employment of Calcutta, Association of Women Entrepreneurs of Karnataka (AWAKE), Rural Development and Self Employment Training Institutes (RUDSETIs) based in Karnataka. These NGOs can be grouped as under:

- **Primary level NGOs:** These NGOs are mobilising their own resource, operating internationally; taking up development activities themselves or through intermediate or grass root level NGOs for example ACTIONAID, OXFAM, Christian Children Fund etc.

- **Intermediate NGOs:** They procure funds from various agencies, impart training and conduct workshops, to professional work force. For example SEWA, NAYE, WASME, AWAKE, etc.
- **Grassroot level NGOs:** These NGOs take up field activities by forming direct contract with the needy. They are usually small and may have funding problems as well. For example RUDSETIs of Karnataka, Anarde Foundation (Gujarat), Indian Institute of Youth Welfare (IIYW) of Maharashtra, etc.¹⁵

Strengths of NGOs

Close observation of the function performed by NGOs in small and micro entrepreneurship development in rural areas reveals some strong points. The notable strengths of the NGOs are:

- Lean overheads and operating costs to reach the poor and needy thus operate with tight resources.
- Flexibility and responsiveness in operation to invent solution that varies with socio-economic specificities.
- More entrepreneurial to rise up to the needs of client groups, and thus more sensitive to community needs.
- Capacity for innovation and experimentation with new groups and untried developmental approach. Their programmes are more differentiated to reflect the differences in local needs.
- Stress on 'bottom-up mode of development' by stimulating and mobilising interest in the community.
- Dependence on customer satisfaction and are likely to be less susceptible towards major corrupt practices.
- Act as a test bed and soundboard for govt. policies and programmes.
- More community-led rather than superimposed by the State.

Weaknesses of NGOs

The following are some of the well-noted weaknesses of NGOs:

- Weak resource base influences the quality of services.
- Lack of programmes integration due to improper understanding of entrepreneurial approach.

- Absence of impact assessment because of self-righteousness on the part of NGO leaders.
- Uncontrolled targeting and statistical *purdah* [covering] over their achievements.
- Role conflict as to traditional areas of operation and micro entrepreneurship development.
- Less sustainable over time due to doubtful leadership and succession.

An evaluatory model

The NGOs have ventured into entrepreneurship development on their own volition. Hence it is very difficult to standardise them on the lines of mandated State-owned organisations. It is not an easy task because the NGOs have the unbridled freedom to implement their own model of entrepreneurship development and operate in their territory.

The variety of programmes they conduct for their target groups, the staff they employ to implement their programmes, and philosophy and culture they adopt to realise their dream differ from one NGO to another. Yet there is a need to develop a framework based on 'NGO characteristics' to mitigate the weaknesses (problem areas) and strengthen the NGOs. Of course, the funding agencies too need some mechanism to know whom they can assist and how best they can assist. Development literature is devoid of a universally accepted model that can be conveniently applied to assess their strengths and weaknesses.

The credit goes to Mark Havers¹⁶ for filling this gap to a certain extent by developing a theoretical model to assess the NGOs engaged in small entrepreneurship development based on their 'institutional characteristics'. His association with a few well meaning NGOs of Bangladesh helped him to a large extent. When he applied the model with the experience of five Bangladeshi NGOs, he was satisfied about its validity¹⁷. Bangladesh, a neighbouring country of India, has a venerated history of NGOs. He opines that these NGOs have made great contribution not only in small enterprise development but also in education, health and other rural development activities.

India has always emulated the successful development experiments of its neighbouring countries. Development strategies like Grammena Bank (Regional Rural Banks) and Self Help Group (SHG) for rural credit mobilisation evolved in Bangladesh are some of the striking examples that were replicated in India. Hence, Havers Model, if found valid in Bangladeshi context, must suit India as well.

When proposing the model, Havers divided the institutional characteristics of NGOs into three groups. They are:

1. Characteristics concerned with the organisational programmes,
2. Characteristics related to human resources of NGOs, and
3. Characteristics connected with organisational philosophy and culture.

Characteristics fixed for NGO EDPs

- Target group approach focused on specific group or sub-group.
- Grassroots presence for easy accessibility to beneficiaries.
- Dependence on customer satisfaction for survival and growth in relation to the clients and funding agencies level.
- Flexibility and responsiveness derived from non-bureaucratic functioning.
- Experimentation and innovation to accomplish new strategies.
- Programme integration for optimum utilisation of resources

Desired qualities of NGO staff

- High motivation and commitment to achieve organisational goals.
- Capacity of the management to set up efficiency standards or the staff through proper human resource development practices.
- Leadership and succession intended to have hassle free management structure with proper delegation of authority and responsibility with proper scope for growth.

Organisational philosophy and culture

- Heterogeneity in programmes to encourage a variety of activities to meet the diverse needs of client groups.
- Policy orientation to encourage a variety of activities to meet the diverse needs of client system.

- Business culture, which shuns the natural antipathy of NGOs (of charity oriented) to introduce enterprise culture in the community.

The experience of *RUDSETIs*

Developing economies need sustainable institutional set-up to inculcate entrepreneurial culture among the cross sections of the society. Dakshina Kannada, a coastal district of Karnataka, has provided a shining example of NGO initiatives to the nation. Under the dynamic leadership of Dr. D. Veerendra Heggade, Dharmadhikari of the famous Dharmstala Sri Manjunatheshwara temple, two nationalised banks - Syndicate Bank and Canara Bank established the first Rural Development and Self-employment Training Institute (RUDSETI) at Ujire in Dakshina Kannada District of Karnataka State in 1982.¹⁸ The resounding success of the first institute encouraged them to establish **eighteen** (Table 2) such institutes throughout the country.¹⁹ All these institutes are providing free entrepreneurship training along with technical inputs to the less educated youth belonging to lower middle class background.

RUDSETIs have been launched with an aim to identify, motivate, orient, train and counsel the less-educated youth to take up various self-employment ventures.²⁰ From agriculture to sophisticated service sector and cottage industries to micro enterprises, they have training programmes to cater to the diverse needs of the society. A remarkable business start-up rate of above 60% with/without bank finance shows that this innovative experiment has the easy replicability in diverse socio-economic settings of India. Establishment of similar institutes by the nationalised banks like State Bank of India (KITSET in Bidar), Corporation Bank (CORPSET at Chickamagalur) and Vijaya Bank (VIJAYSET at Mandya) indicates that RUDSETIs model is worth emulating.

Application of the model

When the above-suggested parameters were applied to activities of RUDSETIs, it revealed that the RUDSETIs set-up did possess the characteristics. How the RUDSETIs stand up to the norms fixed by the Haver's Model is explained in the following sections:

Programme attributes

- Target group approach: All EDPs are targeted to the youth (aged 18-35) belonging to lower middle class background who are desperate to prove their existence.
- Grassroots Presence: All the eighteen institutes are located close to the target group and are freely accessible.
- Dependence on customer satisfaction: EDPs conducted were need-based depending on the demand potentials in a given locality.
- Responsiveness and flexibility: Every follow-up support needed is extended to the doorsteps of trainees for at least 2-3years. Frequent visits by Entrepreneur-Trainer-Motivators (ETMs) to the premises of trainees have helped to sustain the motivation of neo-entrepreneurs.
- Programme integration: The EDPs are usually launched with proper focus on pre-training, training and post-training activities.
- Experimentation and Innovation: RUDSETIs have the penchant for market-led EDPs. Depending on the region's specific needs they have a wide range of EDPs.

Human Resource Development

- Motivation: Deputed bank officials cater to the faculty needs of institutes, who have faith in this development ideology to work in flexible hours format.
- Capacity Building: Through the 'Annual Trainers' Training Programmes' ETMs are properly enlightened about the intricacies of venture initiation, establishment and growth.
- Leadership and succession: Board of Governors, headed by Dr. Veerendra Heggade of Dharmastala, representing each sponsor bank, determines the broad policy frame. Central Secretariat situated in Ujire in D.K is monitoring the progress of each institute. Two sponsor bank officials head each institute – one as director and another as joint director.

Organisation Philosophy

- Business culture: Main motto of RUDSETIs is to use the resources (human and capital) of the villages for their own economic progress and to decelerate rural migration through the development of entrepreneurship culture.
- Policy orientation: Competencies of the trainee combined with life experience are the determinants of selection for EDPs rather than other social considerations. Support system (mainly Bank managers of sponsor Banks) are sensitised through orientation.
- Heterogeneity in Programmes: Besides general EDPs, they have product/process EDPs, agriculture allied EDPs. EDP package of each institute differs with the changes in socio-economic specificities.

Conclusion

Threatening universal problems like unemployment and poverty can be tackled mainly through a process of cultural change by generating an entrepreneurial culture everywhere. Moreover experiences proved that mere infusion of scarce financial resources will not work wonders unless proper awareness is created among the beneficiaries about self-employment or anti-poverty programmes. In tune with these developments, in recent years, the institutional initiatives of both the State and the NGOs have been filtered down to the grassroots level mainly to enterpreneurise the lesser-known target groups - youth (literate or illiterate), poor (urban or rural), women, and other disadvantaged sections of the society. A few NGOs are doing a commendable work in micro entrepreneurship development, and have won the accolades from cross sections of the society. The RUDSETIs provide a shining example as to how the societal response can solve the unemployment among less educated youth. They do possess those virtues, which they want to imbibe in youth. Likewise they also satisfy the benchmarks fixed in the Havers model. Nonetheless they have carved a niche for themselves when sustainable entrepreneurship development is needed in every segment of the society. Notable feature of the RUDSETIs model is its easy replicability even in the diverse socio-economic settings.

Table 2

RUDSET Institutes and Their Area of Operation

State	Institute	Year of Estd.	Area of Operation
KARNATAKA			
1.	Ujire	1982	Coorg, Hassan, Chikamagalur and Dakshina Kannada(Mangalore) Districts.
2.	Dharwad	1984	Dharwad,, Gadag, Haveri Raichur Belguam and Koppal Districts.
3.	Shivalli	1988	North Canara, Shimoga Dt, Udupi Dt.
4.	Chitradurga	1988	Chitradurga, Davangere, Bellary districts and parts of Tumkur District
5.	Mysore	1992	Mysore, Chamaraajnarag, Mandya Districts
6.	Bijapur	1992	Bijapur, Bagalkot, Bidar and Gulbarga Districts.
7.	Nelamangala	1996	Bangalore Urban District, Part of Bangalore Rural Dt, Part of. Tumkur Dt
UTTAR PRADESH			
8.	Ghaziabad	1986	Ghaziabad, Moradabad, Meerut and Bulandshaher Districts.
9.	Agra	1997	Agra, Mathura, Etaha, Aligarh, Firozabad and Hathras Districts.
KERALA			
10.	Kannapuram	1984	Kasargod, Wynad and Kannur districts
TAMILNADU			
11.	T. Andipatti	1987	Madurai, Anna, Kamarajar, Coimbatore Dts.
HARYANA AND DELHI			
12.	Gurgaon	1984	Gurgaon, Rewari, Mahendragarh, Faridabad and Karnal districts of Haryana, Panipat, and South West Delhi.
ANDRAPRADESH			
13.	Vetapalam	1988	Prakasam, Nellore, and Guntur districts.
14.	Ananthapur	1998	Ananthapur, Cuddapah and Kurnool districts
MAHARASTRA			
15.	Talegaon	1998	Pune, Satara, and Ahmednagar dists.
RAJASTAN			
16.	Jaipur	1999	Jaipur, Ajmer, Sikar and Dausa Districts
ORISSA			
17.	Bhubaneshwar	1999	Khurda District.
PUNJAB			
18.	Jalandhar	2000	Jalandhar, Kapurtala, Hoshiarpur, Nawanshar Dts

Source: Brochure of RUDSETIs. (2001). Central Secretariat. Ujire. D.K.

Endnotes

- 1 Shindlers, L (1997). *Entrepreneurs in Zimbabwe's Informational Sector Development*. OCED Development Centre. 57-61
- 2 Made Gowda, J. (2002). *Emergence of Service Sector and Challenges before Business Education*. University News. Vo. 40, No12. 6-8.
- 3 In context of employment creation, the three terms - income generation, self-employment and entrepreneurship - are used interchangeably. Although there are many similarities among them, they are not alike. They are viewed as the **initial, middle and terminal phases** in the growth process of entrepreneurship. **Income generating activities** are often part time and casual, and practised to raise additional income. **Self-employment** refers to full time involvement in one's occupation or pursuit in which one may or may not have taken any risk to mobilise inputs and other resources to organise total production and services or to market the product and service. **Entrepreneurship** is much wider in scope; it is the character, practice and/or skill of an entrepreneur. It embraces initiative, risk taking and creativity towards higher level of growth than what appears to be for just survival.
- 4 Bogaert, M. V. d. and Das, S. P. (1989). *Group Entrepreneurship with the Rural Poor*. Indian Social Institute. New Delhi: 2.
- 5 Loucks, Kenneth. (1988). *Training Entrepreneurs for Small Business Creation: Lessons from Experiences. (Memio)*. ILO. Geneva: 2
- 6 Setty, E. Desingu. (1980). *Promoting Small Entrepreneurship: Problems and Prospects. Developing Entrepreneurship*. NISIE. Hyderabad: 26-29.
- 7 Gibb, Allan and Manu, George. (1990). *The Design of Extension and Related Support Services for Small Scale Enterprise Development. International Small Business Journal*. Vol. 8, No. 3: 9.
- 8 Bogaert, V. d. Michael. (1993). *Catching the Tiger by Tail: Fostering Entrepreneurship among Craft Groups in Orissa. The Journal of Entrepreneurship*. Vol. 2, No. 2: 155-176.
- 9 Harper, Malcolm. (1987). *Small-Scale Enterprise Development*. Crown Agents Review. Vol. 3: 25.
- 10 Xavier Institute of Social Service. (1980). *Training Village Entrepreneurs: Guidelines for Development Workers*: 12.
- 11 Bogaert, M.V.d. and Das, S.P. (1989). *Op. cit*: 59-65.
- 12 For instance Chief Minister of Karnataka Sri S.M. Krishna in his 2002 budget speech acknowledged and endorsed the concept of RUDSETIs and pledged all the support to initiate such institutions all over Karnataka.
- 13 Societal Changes that can be visualised as the alterations in the structure and functioning of society such as community structure, social institutions, economic relationships, attitude, values including the concept of nature. These changes may come about spontaneously or they may arise from deliberate policies or interventions. See for instance, Lele, S. M. (1991). *Sustainable Development: A Critical Review. World Development*. Vol. 19, No. 6: 607-62.
- 14 Bogaert, M. V. d. (1975). *Training Tribal Entrepreneurs: An Experiment in Social Change. SEDME*. Vol.2, No.1: 43-44.

- 15 Singh, N. P. (1992). NGOs Fire Play: Towards Developing Entrepreneurship in Asia. *Asian Entrepreneur*. Vol. 2.2. Autumn: 14-19.
- 16 Havers, Mark. (1991). NGOs as agencies for Small Enterprise Development. *Small Enterprise Development*. Vol. 2, No. 3:18-23.
- 17 Main NGOs referred are: Bangladesh Rural Advancement Committee (BRAC), Friends in Village Development Bangladesh (FIVDB), Grameen Bank, Micro Industries Development Assistance Society (MIDAS) and Proshika MUK.
- 18 The sponsors are the Sri Dharmastala Manjunatheshwara Education Trust (SDMET), the Syndicate Bank, the Canara Bank, the Syndicate Agricultural and Rural Development Foundation and the Canara Bank Platinum Jubilee Rural Development Trust.
- 19 RUDSETI has bagged the prestigious FICCI award for year 1999 in recognition of its outstanding contribution for the promotion of self-employment among the youth throughout the country.
- 20 Bhat. Ganesh. S. (2000). Employment Generation Through Entrepreneurship Development. *Indian Journal of Labour Economics*. Vol.43.No.4. 735-743.for detailed information on RUDSETIs.