



Institutional Non Financial Support to MSME with Special Reference to Delhi

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Abstract: - The importance of Micro, Small and Medium Enterprises (MSME) sector is well recognized from its significant contribution to the socio-economic objectives of growth in generation of employment, output, exports and fostering entrepreneurship. Currently, the sector accounts for about 95 percent of the industrial units in the country contributing 40 per cent of the manufacturing sector output and approximately one-third of the nation's exports. The role of various institutional support to promote the growth of MSME is unique. A small entrepreneur gets many types of assistance from different institutions for varied purposes. This paper focuses on the identification of institutional non financial support to MSME in Delhi.

Keywords: MSME, Non financial support, Entrepreneurs, Institutions in Delhi.

I. INTRODUCTION:

The Micro, Small and Medium Enterprises (MSME) sector has been recognised as engine of growth all over the world. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India too, the

MSMEs play a pivotal role in the overall industrial economy of the country. In recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession.

Present Definition of MSME: -

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two Classes:

(a) Manufacturing Enterprises- The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951). The Manufacturing Enterprise are defined in terms of investment in Plant & Machinery.

(b) Service Enterprises: The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment.

The types of industry, investment ceilings and other conditions as applicable at present are shown in Table no. 1 .

TABLE – 1
Showing Investment Ceilings for Micro, Small and Medium Enterprises

Manufacturing Sector	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipments
Micro Enterprises	Does not exceed ten lakh rupees:
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees

Medium Enterprises

More than two crore rupees but does not exceed five core rupees

Objectives:

- To study the existing non financial support system.
- To find out the institutions providing non financial support in Delhi.
- To suggest the measures for better and effective support system.

Methodology: This study is based on both primary data and secondary data. The primary data is collected through questionnaire and personal interview of the directors, one each from the 8 Institutes providing non financial support to MSME in Delhi. The secondary data has been collected from various journals, theses, books, brochures and websites.

➤ Institutional Non Financial Support:

The institutional set up is the primary factor for the growth and success of any Micro, Small and Medium Enterprises. Government planned well in this sphere to meet the requirements of the rapidly growing small scale industries sector. The role of various institutional support to promote the growth of MSMS is unique. A small entrepreneur gets many types of assistance from different institutions for varied purposes. The support systems help the entrepreneurs to establish the business, overcome the problems and to run the business efficiently.

In order to accelerate the small industries development, a number of institutions have been at the central and state levels. The main institutions are; The Office of the Development Commissioner(Micro, Small and Medium Enterprises), The Micro, Small and Medium Enterprises Development Institute (MSME-DIs), National Institute of Entrepreneurship and Small Business Development (NIESBUD), National Small Industries Corporations (NSICs),Small Industries Development Bank of India (SIDBI), Directorate of Industries (DIs), State Financial Corporations (SFCs).District Industries Centres (DICs), State Small Industries Development Corporations (SSIDCs), Regional Testing Centres (RTCs),Khadi and Village Industries Commissions (KVICs).

Following are the main institutions, which are providing non financial support in Delhi.

Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

The Small & Medium Enterprises (SME) sector is one of the fastest growing industrial sectors all over the world. Many countries of the world have established a SME Development Agency (SMEDA) 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 (formerly SIDO) 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 making, 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.

➤ Department of Industries (DI)

The Department of Industries (O/o the Commissioner of Industry Udyog Sadan, 419 FIE, Patparganj Delhi, 110092) is nodal agency to plan, promote and develop industries in Delhi.. Since Delhi is the National Capital and a Metropolis, the thrust is on encouraging modern Hi-tech, sophisticated export-oriented small scale industries in Delhi as well as those industries, which do not stretch its meager resources such as land, water and electricity. The small scale sector is a free sector. No prior registration is required to set up any small scale unit. However, the setting up of a small scale unit is subject to location restrictions since these can only be set up in conforming areas. House-hold industries can be set up even in residential areas provided they conform to set norms. The Department of Industries is headed by Commissioner-cum-secretary (Industries). He is assisted by Joint Directors, Deputy Directors, OSD (Planning), ISO, Assistant Directors. For the promotion of Industries, five zones each headed by an officer of the rank of Joint Director of Industries have been designated.

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

The Micro, Small and Medium Enterprises Development Institute (formerly SISI) was established on the

recommendations of the International perspective planning Team of Ford Foundation in 1953, Central Small Industries Organisation was set up by the Government of India in 1954 as a nodal agency for the development of Small Industries in the country. A regional institute at the time of its inception was set up in January, 1955 by the Government of India to promote, assist and foster the growth of Small Scale Industries.

The Micro, Small and Medium Enterprises Development Institute, New Delhi, a field office of the Development Commissioner (MSME), Ministry of Small and Medium Enterprises, Government of India, provides a range of services for promotion and up-gradation of Small-Scale units in the jurisdiction of State of Delhi, District Faridabad Haryana and districts Gautam Budh Nagar & Ghaziabad of Uttar Pradesh by providing consultancy on projects and areas of investment including technical information for selection of suitable plant and machinery, manufacturing process, products designing & diversification, plant lay out preparation etc.

➤ National Small Industries Corporation Ltd. (NSIC)

National Small Industries Corporation Ltd. (NSIC), is an ISO 9001-2008 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to fulfill its mission of promoting, aiding and fostering the growth of small industries and industry related micro, small and medium enterprises in the country. Over a period of five decades of transition, growth and development, NSIC has proved its strength within the country and abroad by promoting modernization, upgradation of technology, quality consciousness, strengthening linkages with large medium enterprises and enhancing exports - projects and products from small enterprises.

NSIC carries forward its mission to assist small enterprises with a set of specially tailored schemes designed to put them in a competitive and advantageous position. The schemes comprise of facilitating marketing support, credit support, technology support and other support services.

➤ National Institute for Entrepreneurship & Small Business Development (NIESBUD)

NIESBUD is an apex body under the Ministry of Micro, Small & Medium Enterprises, Government of India for coordinating and overseeing the activities of various institutions/agencies engaged in entrepreneurship development particularly in the area of small industry and small business. The Institute which is registered as a Society under Societies Registration Act, 1860 (XXI of 1860), started functioning from 6th July, 1983. The policy, direction and guidance to the Institute is provided by its Governing Council whose Chairman is the Minister of MSME.

Entrepreneurship and self-employment development being a promotional and industrial extension activity, programmes of the Institute are largely government funded. However keeping in tune with the changing times and in consonance with the Govt.'s policy directions, concerted efforts are being made to strive for the cherished goal attaining financial self-reliance and self-sufficiency through rationalization of fee-structure of various training programmes, increasing sales of Institute's publications and other training materials, augmenting internal accruals and reducing administrative expenditure. The Institute's training activities are focused on areas of stimulating, supporting and sustaining entrepreneurship.

➤ Delhi State Industrial and Infrastructure Development Corporation (DSIIDC)

Delhi State Industrial and Infrastructure Development Corporation Ltd. (DSIIDC) has played a key role in propelling the development of Delhi by shaping up the Indian capital, a city of some 10 million people. Since it was established in February 1971, DSIIDC has projected, aided, counselled, assisted, financed and promoted projects to transform the face of Delhi. DSIIDC is poised for huge responsibility as many big projects are at various stages of inception and/or execution. The Corporation in addition to its service to the citizens of Delhi by providing industrial infrastructure facilities, supports various social causes of Delhi.

➤ Khadi and Village Industries Commission (KVIC)

The Khadi and Village Industries Commission (KVIC) is a statutory body created by an Act of Parliament (No. 61 of 1956 and as amended by Act No. 12 of 1987). It is charged with the planning, promotion, organisation and implementation of programmes for the development of Khadi and other village industries in the rural areas in coordination with other agencies engaged in rural development, wherever necessary. Established in April 1957, it took over the work of former All India Khadi and Village Industries Board. The KVIC is charged with the planning, promotion, organisation and implementation of programs for the development of Khadi and other village industries in the rural areas in coordination with other agencies engaged in rural development wherever necessary.

➤ Haryana-Delhi Industrial Consultants Ltd. (HARDICON)

In the summer of 1985, All India Financial Institutions (then under the Ministry of Finance, GOI) partnered with various Nationalized Banks and State Level Institutions of Delhi and Haryana, to set-up a consulting organization named Haryana Delhi Industrial Consultants Limited. The objective was to ensure growth of the SME sector, by providing low-cost industrial consultancy solutions.

Opening-up of the Indian economy post 1991 necessitated HARDICON to expand its boundaries beyond Haryana and Delhi. Now, the whole country is our playing field and HARDICON undertakes assignments nationwide. With liberalization being the order of the day, HARDICON has expanded its target segment. Its portfolio of clients now includes the large-scale industrial sector enterprises besides the traditional SME sector clients.

TYPES OF NON FINANCIAL SUPPORT PROVIDED BY DIFFERENT INSTITUTIONS

The success of SSI is due the activation of entrepreneurship through assistance, support systems which is provided by the government to MSME. Six main types of non financial support have been taken in the present study. These are: Technology, Training, Marketing, Entrepreneurship Development, Common Facility Centre and Information & Consultancy.

TECHNOLOGICAL SUPPORT:

Technology refers to useful knowledge relating to technique of production. Production takes place with the help of four factors of production, i.e. land, labour, capital and entrepreneurship. Technique or method of production refers to the proportion in which factors of production are combined. Thus technology means techniques of combining and organising the factors inputs to produce a particular commodity. The aim of an entrepreneur is to earn maximum profit which can be got by minimizing cost or production. Here technology comes to his rescue because better technology brings greater output with same inputs or same output with lesser inputs. The result is lowering of per unit cost of production leading to an increase in profit.

Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

A Scheme on Credit Linked Capital Subsidy (CLCSS) was launched in the year 2000 for technology upgradation of SSIs in the select product/sub-sectors by providing 12% capital subsidy on loans advanced to SSI units by scheduled commercial banks and NSIC for induction of proven technologies approved under the Scheme for strengthening the units to face the challenges of liberalization. The Scheme has recently been extended to State Financial Corporations also. The Scheme is being implemented through SIDBI.

Technology Upgradation under the Scheme would mean a significant step up from the present technology level to a substantially higher one involving improved productivity and/or improvement in the quality of the products and/or improved environmental conditions including work involvement for the unit. This will also include installation of improved packaging techniques, anti-pollution measures, energy conservation machinery, on line quality control equipments and in-house testing facilities.

✓ Department of Industries (DI)

The department of industries plays a pivotal role for development of Small Scale Industries in Delhi. Efforts are being made to help entrepreneurs in the process of setting up their enterprises and undertaking technological upgradation.

The Department has started a Technology Park to give a boost to exports and to develop sophisticated hi-Tech industries. The government is setting up Bio-Technology Park to upgrade the technology of existing industries and development of high tech and non polluting industries in Delhi

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

A single window resource centre catering to the technology needs of the SSI sector has been operational in the SISI, New Delhi since September 2001. The TRC provides assistance in acquiring and upgradation of technology required by the Small Scale Sector.

The (Centre for Information Technology) CIT has been setup jointly by SISI New Delhi & ERDCI (NOIDA) to conduct various computer courses in the field of Office Automation, ERP Related, Data Base Related, Programming Base, Internet & Networking and E-commerce. The Institute has also initiated special programmes for introduction of Information Technology in MSME in the jurisdiction to improve their competitive strength for successfully facing the challenges of domestic and Export Market.

✓ National Small Industries Corporation Ltd. (NSIC)

NSIC provides technical support to SSIs through 'NSIC Technical Services Centres' and a number of extension and sub centres spread across the country. The range of technical services provided through these centres include training in Hi-Tech as well as conventional trades, testing, common facilities, toolkits, energy audit, environment management etc. In addition to this access to latest information in connection with technology upgradation and its transfer is provided to SSIs through the 'Technology Transfer Centre' at New Delhi.

✓ Haryana-Delhi Industrial Consultants Ltd. (HARDICON)

HARDICON provides technological support to small scale units in the following areas: Sourcing Commercially Viable Technologies, Technology Status Evaluation, Technology Demonstration, Facilitating Technology Transfer between Indian SMEs and their overseas counterparts, Promoting Innovative Rural Technologies.

✓ Khadi and Village Industries Commission (KVIC)

KVIC is concentrating mainly in the following areas as per recommendations made by the High Power Committee.

- Improvement in the existing tools and implements used in KVI sector within the broad parameter of the objectives.
- Improvement in process know-how, technology know-how to improve the productivity and quality of end product.
- Establishment of Technology Demonstration Centre like Technology Park, Vigyan Kendra, etc.
- Quality control/linkages with other laboratories

II. MARKETING:

Marketing plays an important role in the success of an organisation. Marketing though is essentially an entrepreneurial function, yet in today's economic liberalisation period, institutional support is needed to the MSMEs in this area as they are now facing challenges in marketing their goods and services because of intense competition from the transnational and the multinational companies who have started operations and some more are likely to operate in India in near future.

- ✓ Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

Participation in selected International Exhibitions is arranged by SIDO to assist SSI Sector units in exhibiting their products without incurring expenditure towards participation by them. All the charges pertaining to participation such as space rent, display of exhibits, shipment of exhibits, handling and clearing, insurance, etc. are met by SIDO for selected SSI units for displaying their products in International Exhibitions abroad. Exhibitions are promptly disseminated to the SSI units to explore the possibilities of exporting to new overseas/buyers/markets etc. Under this Scheme, It also purchases goods under Purchase and Price Preference Policy, which is administered through the Single Point Registration Scheme of NSIC. Under this, 358 items are reserved for exclusive purchase from SSI by Central Government.

- ✓ Department of Industries (DI)

Marketing support is being given through DSIIDC. Rebate on sale of handicrafts items is given during the All India Handicrafts week being held every year during December. The Department of Industries helps SSI units in procuring raw materials, fuels and inputs like Paraffin Wax, Rubber, Coal, furnace oil, etc. this Department issues essentially Certificates for issue of import licences. For import of capital goods, recommendations are made by this department to the concerned agency. In respect of indigenously manufactured machinery, recommendations are made to National Small Industries Corporation for purchase of machinery on hire purchase basis.

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

The Institute offers Support Services through Marketing Development Assistance, Exhibitions as well as Buyer-Seller Meets, quality improvement in the SSI Sector and to create awareness about the needs of quality and consumer aspirations through Seminars, Workshops.

The Institute actively participates in the registration of small-scale units under SINGLE POINT REGISTRATION SCHEME for Govt. Purchase Programme for which NSIC is registering the eligible units. To promote exports from the small scale industries different support services are provided.

- ✓ National Small Industries Corporation Ltd. (NSIC)

NSIC provides diversified marketing support to SSI's through various marketing assistance schemes for reaching multidimensional and multi-locational markets in India and abroad. NSIC acts as a nodal agency to bring SSI's closer to various Government purchasing agencies, the largest buyer of various types of products and services, with the intention of creating confidence in the purchasing agencies about SMEs and their capability to supply goods and services of requisite quality, competitive prices and adherence to agreed delivery schedules.

- ✓ Delhi State Industrial Development Corporation (DSIIDC)

DSIDC has been providing marketing assistance to the small scale, cottage, handicrafts, handlooms, tiny and other units by marketing their products, DSIIDC assumed various marketing functions to help the small units to market their products, on nominal service charges.

DSIIDC helps in promotion and sale of handlooms, cottage, handicrafts and other products produced by the persons engaged in small industry and trade in Delhi through participation at various Trade Fairs, Exhibitions, IITFs, National Handloom Expos etc. DSIDC has been organizing 'Delhi Trade Fair' as an 'annual affair' since 1996. Goods produced by small scale units are having ample export potential; hence DSIDC has also been participating in international exhibitions for exploring the possibility of export of Indian products to over-seas countries.

- ✓ Khadi and Village Industries Commission (KVIC)

KVIC is all India organization with a production of about Rs. 5,000 crore of KVI Product, enjoys immense potentiality to enter into global market To promote export of V.I. Products, KVIC provides Export Incentive at 5 percent on F.O.B. value of direct export executed by the export-oriented units/institutions. The Directorate releases advertisement to Newspapers, Magazines, Souvenirs etc. on KVI programmes, new schemes introduced, rebate policy etc. from time to time. The art

works for this are prepared by the artists of the Directorate in its art department.

III. TRAINING/SKILL FORMATION:

Training is the systematic instruction of staff at all levels in new attitudes or new skills. It imparts basic knowledge about the industry, products and production methods. It builds the necessary skills of entrepreneurs and workers. Training broadens the vision of entrepreneurs by providing them suitable opportunities for an interchange of experiences within and outside the industry. It increases the potential abilities of workers and thus to improve their performance to the maximum of attainable level through the training process. Different institutions provide both the types of training, which is helpful in entrepreneurial development.

- ✓ Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

A comprehensive Training Programme was drawn up by the SIDO so as to upgrade existing skills and to create new skills in workers through starting various Technical Training Courses for workers and technicians. The basic objective has been to provide training to skilled workers engaged in the small scale units and to equip them with better and improved technological skills of production. The technicians and workers sponsored by the SSIs are imparted such trainings to develop their skills in different trades. The courses conducted by SISIs are in Machine Shop Practice, Heat Treatment, Electroplating, Sheet Metal, Welding, Tool & Die Making, Carpentry, Lens Grinding, Ceramics, and Industrial & Art Wares etc.

- ✓ Department of Industries (DI)

Training to artisans in the different crafts is being imparted from apprenticeship training centres by Master Craftsmen in different crafts viz. Inlay work, Artificial Jewellery, Clay Modeling, Zari Zardozi, Marble Sculpture, Beed Work, Miniature Painting, Puri Painting and Blue Art Pottery. The Department is also running the different training programmes at Weavers Colony, Bharat Nagar, Delhi to preserve the traditional heritage of the handicrafts: Paper Crafts & Paper Mache Centre for girls, Carpet Weaving and Training Centre for providing training in carpet weaving.

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

The workshops attached to this Institute and its Extension Centre Balsahyog (BEC), Connaught Circus, New Delhi provide skill Development Training of 6 months duration and 3 months duration in different trades viz. Machine shop practice, Tool & Die Making, ceramics, Lens Grinding & Polishing, Electroplating and Powder Coating and Heat Treatment, BEC also provides Skill Development Training in Trades such as General mechanic, Carpentry, Tailoring, Sheet metal, Book binding, Electronics, Canning & Scooter repairing to the

delinquent children sponsored by Balsahyog Home as well as beneficiaries of PMRY. The training to children sponsored through Balsahyog Home are provided free of cost.

- ✓ National Small Industries Corporation Ltd. (NSIC)

NSIC provides valuable training to support small scale units. The training Programme contributed substantially to the development of Small Scale Industries Sector. The different forms of Training Courses conducted by NTSC, Okhla includes National Trade Certificate Course, Advance Workman Course, Certificate Course for Indl., Motor Mechanic, Courses In Computer, Courses in Electronics.

- ✓ Khadi and Village Industries Commission(KVIC)

Training Programme contribute substantially to the development of Small Scale Industries Sector. The skill of the workers employed in small enterprises is found to be inadequate, outdated and required improvement, KVIC helps in that by providing training. Training Courses conducted by KVIC, Delhi are: Tailoring and Embroidery, Candle Making, Papad making, Short Term courses in Agarbatti, Detergent powder, Paper Conversion, Motor Mechanic Course, Servicing of Electronic / Electrical Appliances, Restaurant & Counter Services etc.

- ✓ Haryana-Delhi Industrial Consultants Ltd. (HARDICON)

HARDICON provides the support in the following manner:

- Organizing Skill Development & Upgradation Programmes
- Designing and organizing Entrepreneurship Training for different target groups.
- Conceiving client specific in-house training modules for SMEs.

HARDICON has a strong base of Accredited Trainer Motivators to impart training to a diverse target audience, on a wide array of subjects using state-of-art training modules. HARDICON also has a formal collaboration with National Institute of Fashion Technology (NIFT) to conduct training programs.

IV. DEVELOPMENT OF ENTREPRENEURSHIP:

The basic objective of Management Development Programmes is to impart state of the art learning in the emerging management techniques/practices to help the small scale entrepreneurs for harvesting better profits and substantial share in domestic/overseas markets. These programmes are designed and conducted, keeping in view the local conditions and needs of the target groups. The subjects covered under these training programmes pertain to various aspects of management, covering Management and Documentation, Materials

Management, Financial Management, Information Technology and Exports etc. Entrepreneurship Development Programmes are organised as a regular training activity in order to cultivate latent qualities among youth, both men and women, by enlightening them on various aspects that are necessary to set up and profitability run Small Scale Industrial units.

- ✓ Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

Entrepreneurship Development Programmes (EDP) are being organized as a regular training activity to cultivate the latent qualities of youth (both men and women) by enlightening them on various aspects that are necessary to be considered while setting up Small Scale Industries. EDPs have attracted the attention of the educated unemployed youth. Over the years, these programmes have created confidence in our youth, which has led to self-employment and creation of further employment.

- ✓ Department of Industries (DI)

Department of Industries provides training to the selected women who require some training (technical or financial) for setting up their units. The Department has prepared 7 project profiles for trades specially suited for Women Entrepreneurs from SISI. These profiles are being distributed free of cost to the Women Entrepreneurs through the NGOs and directly by department. The Department of Industries gives awards to outstanding women entrepreneurs who have established a record of achievements in the following categories: Readymade Garments, Handloom & Handicrafts, Leather Goods and Products, Gems & Jewellery, Food Processing and Miscellaneous.

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

Small Industries Service Institute is one of the pioneer Institutes for the development of the entrepreneurs in the country. Special entrepreneurship development programmes are organized for women, engineers, educated unemployed, weaker section, and defence personnel's every year through product oriented EDP courses. The Institute also conducts general and special product oriented development programmes, every year. The Institute conducts management development courses in the fields of marketing, production, financial, packaging for export, Labour Laws etc. & Offer comprehensive management consultancy to individual or a group of units.

- ✓ National Small Industries Corporation Ltd. (NSIC)

It conducts various programmes such as entrepreneurship development programmes exclusively for women. A special prize to outstanding woman entrepreneur of the year is also given to recognise achievements made by women entrepreneurs. It has also opened a women's cell to provide coordination and assistance to women entrepreneurs facing specific

problems. It provides training for credit utilisation as also credit delivery skills for the executives of voluntary organisations working for women

- ✓ National Institute for Entrepreneurship & Small Business Development (NIESBUD)

For providing sustenance to small scale enterprises and to make such units a viable entity the Institute has been conducting training programmes for practicing entrepreneurs through its Small Enterprise continuing Education Programme (SECEP). Under this category, short duration programmes are offered so as to build in-depth knowledge and acquire working skills in critical functional areas of management of the enterprises. During the year, the Institute conducted a specially designed training programme on Marketing for the Officials of All India Radio, which was attended by 29 participants representing 23 Radio Stations from all over the country.

- ✓ Khadi and Village Industries Commission(KVIC)

KVIC provides training through different courses with the objective skill development. Training courses are conducted for entrepreneurs also. It conducts Entrepreneur's course on Hand Made Paper manufacturing for 2 months, mainly to provide knowledge regarding the techniques of manufacturing paper to the entrepreneurs, which is helpful in the conduction of business. It also provides training to the entrepreneurs on biotechnology under Entrepreneurs training on Bio-manure. It is an impressive programme that lasts in four days. Entrepreneurship Development Programmes are also conducted by KVIC, four times in a year with the capacity of 50 entrepreneurs in each programme.

- ✓ Haryana-Delhi Industrial Consultants Ltd. (HARDICON)

HARDICON assists micro enterprises for the Entrepreneurship Development by identification of potential entrepreneurs among different Target, Groups Rural, Poor, Women, Minorities, SCs/STs and others. HARDICON has emerged as a pioneer in Micro Enterprise Development. It has thus far assisted more than 400 micro enterprises as a part of its Entrepreneurship Development and Self-Employment Promotion efforts. All these enterprises are operating successfully.

V. COMMON FACILITY CENTRE:

The common facility centre provides different facilities to the entrepreneurs. This support is in the form of conventional and hi-tech machining facilities, specialized testing lab. facilities, casting, electroplating and other quality upgradation services like energy management ISO-9000 etc. The common facility workshops are equipped with state of art machinery to provide better services to the needy people. These

workshops undertake job work from public/entrepreneurs at nominal cost.

- ✓ Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

The Scheme for setting up of Testing Centres by the Industries Associations & Modernization/Expansion of Quality Marking Centres of state Governments was introduced in 1995 to render financial assistance to Industries Associations of SSIs for establishing quality counseling and common testing facilities. The objective of the Scheme is to promote setting up of Testing Centres to offer facilities mainly to Industrial units including SSI units located in the respective States for testing the quality of raw-materials, components and the end products as per the relevant standard specifications within the ambit of testing facilities available at the Centre.

- ✓ Department of Industries (DI)

A Common Facility Centre has been established at the Flatted Factories Complex for Leather Goods at Wazirpur and Rani Jhansi Road for the benefit of leather goods industries. A Six months training course in footwear and leather goods manufacture is conducted at Flatted Factories for Leather Goods Complex, Wazirpur. The Department has set up a testing Laboratory to check the quality of the items/good produced by the manufacturers of Electrical Appliances. The facility of testing is available to the manufacturers on payment of the prescribed testing charges. Periodic survey/inspections are conducted and samples checked/tested by the Department to enforce the said Q.C. order.

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

The Institute is having common facility workshops, namely, tool room and machine shop, lens grinding and polishing, ceramics, electroplating, metal finishing and powder coating. The common facility workshops undertake job work from public/entrepreneurs at nominal cost. The common facility workshops are equipped with state of art machinery to provide better services to the needy people. The Electronic Regional Testing Laboratory has been set up by the Government of India, Dept. of Electronics for providing testing and development facilities to small scale electronics Industries.

- ✓ National Small Industries Corporation Ltd. (NSIC)

NSIC provides valuable training and common facilities support to SMEs in the form of conventional and hi – tech trained manpower. Common facilities support in the fields of precision machining facilities, specialized testing lab. facilities, electroplating and other quality upgradation services like energy management ISO-9000 etc.

VI. INFORMATION AND CONSULTANCY:

It is the rendering of independent advice and assistance on management issues. This typically includes identifying and investigating problems, opportunities, making recommendations for appropriate action and helping to implement these recommendations. The consultancy/advice is provided either through personal discussions or written communication. It covers different areas i.e. selection of projects, preparation of project files, capital structuring, legal documentation, selection of machinery, change in technology etc.

- ✓ Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC)

The information and Facilitation Counter (IFC) in the Office of the DC (SSI) is disseminating updated information for the benefit of the prospective and existing entrepreneurs. The underlying idea behind the Information and Facilitation Counter is to provide speedy and easy access to information to the public on the services and activities of the Office of the DC (SSI) and related institutions in the area of Small Scale Industry promotion and development. Information Counter is computerized and supplemented by hard copies of information such as brochures, pamphlets, books, etc.

- ✓ Department of Industries (DI)

The Department has set up a One Window Information Service at its head office at Kashmere Gate. The One Window information Service provides assistance for: Registration under Small Scale sector, Sanction of Power load, Issue of provisional registration as a small scale industry.

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

The SISI is one of the pioneer and leading consultancy organization providing technical support services in field of: Product identification, Project formulation, Selection of suitable machinery, Industrial designing, Preparation of project profiles and project evaluation, Technical support services, Promotional programme for SSI including environmental projects, pollution, Market & Industrial potential servicing, Product development.

- ✓ National Small Industries Corporation Ltd. (NSIC)

NSIC has launched its Infomediary Services, keeping in mind the information needs of small industries. A one-stop, one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit the core competence of Indian SMEs in terms of price and quality-internationally, as well as domestically.

- ✓ National Institute for Entrepreneurship & Small Business Development (NIESBUD)

NIESBUD has been engaged in providing advice and consultancy to existing and potential entrepreneurs and EDP organisations in their multi-faceted activities in the area and thus furthering the cause of promotion/development of entrepreneurship in the society. The consultancy/advice is provided either through personal discussions or written communication. Thus during the year, a total of 40 existing/potential entrepreneurs, development organisations /institutes benefited from the guidance provided by the Institute.

✓ Khadi and Village Industries Commission (KVIC)

The Directorate of Publicity publishes two magazines, Jagriti (monthly) and Khadi Gramodyog (monthly) in English and Hindi. "Jagriti" is a news magazine and carries story, events, features, interviews etc. pertaining to KVI sector from all corners of the country. "Khadi Gramodyog" contains articles on Khadi and Village Industries and other rural development activities perused by noted writers, economists, academicians and sociologist etc. The Directorate of Publicity also prints several books from time to time including pamphlets, booklets, brochures etc. on special occasions.

✓ Haryana-Delhi Industrial Consultants Ltd. (HARDICON)

HARDICON provides the services, which includes: Selection of Projects, Preparation of Project Profiles, Preparation of Techno-economic Feasibility Studies/Detailed Project Reports, Project Appraisals for Banks and Financial Institutions, Valuation of Company as a going concern (Business Valuations), Capital Structuring, Loan Syndication, Legal Documentation.

Besides these eight institutions there are other institutions also which are providing non financial support but their contribution is not so significant. These institutions are Delhi Financial Corporation (DFC), Small Industrial Development Bank India (SIDBI) etc. These institutions are basically the financial institutions and provide financial support to entrepreneurs but they also contribute to the non financial support in the form of information & consultancy as and when these are approached by the entrepreneurs. These institutions sponsor the EDPs to be organized by the other institutions.

The summary of Non Financial Support provided by different institutions is given in the table no. 2

TABLE – 2
NON FINANCIAL SUPPORT PROVIDED BY DIFFERENT INSTITUTIONS

Institute	Technology	Marketing	Training	Entrepreneurship Development	Common Facility	Information & Consultancy
1. MSME-DC	✓	✓	✓	✓	✓	✓
2. DI	✓	✓	✓	✓	✓	✓
3. MSME-DI	✓	✓	✓	✓	✓	✓
4. NSIC	✓	✓	✓	✓	✓	✓
5. NIESBUD				✓		✓
6. DSIIDC		✓				✓
7. KVIC	✓	✓	✓	✓		✓
8. HARDICON	✓		✓	✓		✓

Source: Questionnaire

This table shows that MSME-DC provides support in different areas i.e. training, technology, marketing, entrepreneurship development, common facility and information & consultancy. DI supports entrepreneurs in the areas of training, technology, marketing, entrepreneurship development, common facility and information & consultancy. MSME-DI helps in training, technology, marketing, entrepreneurship development, common facility and information & consultancy. NSIC supports in training, technology, marketing, entrepreneurship development, common facility and information & consultancy. NIESBUD helps in entrepreneurship development and information & consultancy. DSIIDC is providing support in marketing and information & consultancy. KVIC helps entrepreneurs in the areas of training, technology, marketing, entrepreneurship development and

information & consultancy. HARDICON supports in training, technology, entrepreneurship development, and information & consultancy. Almost all the institutions provide support mainly in entrepreneurship development and information & consultancy. Four institutions (MSME-DC, DI, MSME-DI, NSIC) provide support in all the areas i.e. training, technology, marketing, entrepreneurship development, common facility and information & consultancy. Thus, institutional non financial support is essential for the growth of the organization.

VII. CONCLUSION AND RECOMMENDATION:

This study focuses on the existing non financial support provided by eight institutions to MSME in Delhi. The largest institute being Office of Development Commissioner- Micro, Small and Medium Enterprises (MSME-DC). It functions as the nodal Development

Agency under the Ministry of Micro, Small and Medium Enterprises. The investigation comprises of six main types of non financial support provided by these institutions which includes, Technology, Training, Marketing, Entrepreneurship Development, Common Facility Centre and Information & Consultancy. After investigation it has been found that almost all the institutions provide support mainly in entrepreneurship development and information & consultancy. Four institutions (MSME-DC, DI, MSME-DI and NSIC) provide support in all the areas i.e. training, technology, marketing, entrepreneurship development, common facility and information & consultancy.

The following recommendations are extended for better and effective support system.

There should be proper coordination among various institutions i.e. MSME-DC, DI, MSME-DI, NSIC, NIESBUD, DSIIDC, KVIC, HARDICON for the various categories of assistance on time.

The procedure of providing support should be made simple, transparent and less time consuming.

The government should encourage industry association and various private organizations to play role in the technological upliftment of small scale units rather than itself trying to do everything ineffectively.

There should be the much desired introspection on the part of MSME. There should be entrepreneurs who can give great ideas, be able to translate them into reality, persuade fellow entrepreneurs and policy makers towards convergence on modification in the policy.

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