



## **An Empirical Study on Problem and Prospects of Rural Entrepreneurs with Special Reference to Kollam District**

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### **ABSTRACT**

*The majority of the population in India lives in villages. The village is the back bone of the country. Village or rural industries play an important role in the national economy, particularly in the rural development. Rural entrepreneurship is not only important as a means of generating employment opportunities in the rural areas with low capital cost and raising the real income of the people, but also its contribution to the development of agriculture and urban industries. Rural entrepreneurship can be considered one of the solutions to reduce poverty, migration, economic disparity and unemployment. Rural entrepreneurs play a vital role in the overall economic development of the country. The growth and development of rural entrepreneurship facilitate self employment, results in wider dispersal of economic and industrial activities and helps in the maximum utilization of locally available raw materials and labour. It is fact that the majority of rural entrepreneurs are facing several problems due to lack of basic amenities in rural areas like, lack of education, financial problems, marketing hurdles, Management and human resource problems, insufficient technical and conceptual ability etc. Keeping the above facts, an attempt was made to study the technological, institutional and financial problems and prospects of rural entrepreneurs with special reference to Kollam district.*

**Keywords:** *Rural Entrepreneurship, Economic Development, Technological problems, Institutional problems, financial problems, Prospects.*

### **INTRODUCTION**

Rural entrepreneurship is now-a-days a major opportunity for the people who migrate from rural areas or semi - urban areas to Urban areas. India is the second most populous country in the world and has about 73% of its population in villages. But, in recent years, the percentage of population migrating to urban areas has increased considerably. Various social, economic, political and ecological problems in rural areas in developing countries like India create challenges in employment and cause increasing migration towards cities, decreasing agricultural production and increasing food shortage.

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The rural population constitutes a major segment in India. The livelihood strategies of this vast segment depend primarily on agriculture and allied activities. Growth in this agricultural sector has shown a declining trend during the last one decade. This has made a huge impact on the domestic production, employment, etc. These problems can be tackled, to a certain extent, by developing entrepreneurial skills in Rural India. Entrepreneurs are playing a very important role in the development of the economy. They face various problems in running their business. As the thorns form an integral part of roses, similarly every flourishing business has its own set of problems. Some of the major problems faced by rural entrepreneurs are:

- i. Financial Problems (Paucity of Funds, Lack of Infrastructural Facilities, less risk bearing capacity)
- ii. Marketing Problems (competition from large scale organizations, intermediaries etc.)
- iii. Management Problems (Lack of Knowledge of I.T, insufficient information on Legal Formalities, Lack of Technical Knowledge)
- iv. Human Resources Problems (Lack of skilled Workers, Negative Attitude of employees towards work etc.,)

The majority of rural entrepreneurs are facing several problems due to lack of basic amenities in rural areas like, lack of education, financial problems, marketing hurdles, Management and human resource problems, insufficient technical and conceptual ability etc. discourage rural entrepreneurs to establish industries in the rural areas. The present study focuses on the major problems facing rural entrepreneurs. Special focus has been on technological problems (facilities for repairs of machinery, lack of technical know-how, non availability of technology in time, obsolete technology, technology gap between different Institutions and entrepreneurs, lack of specialized training to entrepreneurs and non availability of improved technology), Institutional Problems (lack of Govt. support and incentives, long and complicated procedures to avail Institutional help, lack of cooperation and coordination among different development agencies like eg. poor working of various industrial agencies such as DICs, SISIs, lack of training to workers, insufficient publicity for imparting training, training institutes give less attention to objectives, identification and proper selection of entrepreneur, trainers do not belong to relevant field, lack of communication between field Functionaries and entrepreneurs), Financial problems (lack of sufficient working capital, problems in procuring financial loans from different agencies, inadequate amount advanced through financing agencies, lack of funds for publicity and advertisement of the product, high rate of interest, difficulty in recovering receivables, problem of collaterals, high transaction cost) and lack of other basic amenities, i.e. availability of electricity, water supply, transport facilities and energy requirements etc.

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## Statement of the problem

India lives in its villages, nearly 73 % of the total population live in rural areas where agriculture and allied activities are the main stay of their lives. The economic development of our country largely depends on the development of rural areas and the standard of living of its rural mass. Rural entrepreneur is one of the most important inputs in the economic development of a country and of regions within the country. Rural entrepreneur uses the scarce resources in the most efficient manner thereby increasing profits and decreasing costs.

Due to lack of education, majority of rural people are unaware of technological development, marketing etc. Shortage of finance and raw materials are main problems face by rural enterprises. Most of the rural enterprises face peculiar problems like illiteracy, fear of risk, lack of training and experience, limited purchasing power and competition from urban entrepreneurs.

Promotion of rural entrepreneurship is a key to develop rural areas and backward towns. The phenomenon of entrepreneurship is comparatively new. The studies done of rural entrepreneurship in taking into consideration the cultural and the characteristics of rural enterprises. Problems and prospects of rural enterprises for the present study is an entrepreneur who has managed to procure capital to set up a small enterprise and is actively involved in running and managing the enterprise in all function all areas of management and earns a livelihood for him/herself and him/her family from the enterprise and belongs to low income group. Keeping in this view the researcher have specially touched upon the problems and prospects of rural enterprises with an empirical analysis.

## Review of literature

Timmons, J.A., (1987)<sup>20</sup>, Mali D.D., (1988)<sup>11</sup>, Rastogi Shashi Ranjan, (1989)<sup>14</sup>, and Kondaiah C., (1990)<sup>9</sup> highlighted the cultural and psychological factors influencing the entrepreneurship in rural areas. It is mentioned that most people in rural areas are engaged in the traditional occupations which are land-based and, therefore, had developed an orientation to think of their occupational life in term of interaction with land and whatever it can produce. Therefore, gradually an attempt has to be made to diversify large sections of the rural people who are guided by traditional culture in their occupational choices to occupations in the non-traditional areas like small scale, cottage and household industries, etc.

Petrin (1994)<sup>13</sup> in another article concluded that rural development is now being largely linked to entrepreneurship. It acts as a vehicle to improve the quality of life for individuals, families and communities in order to sustain a healthy economy and environment.

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Ghosh Bishwanath, (1998)6, Khanka, S.S.,(1999)10 and Sarwade et al., (2000)15 found that the rural entrepreneurs started their enterprises as a part time activity in small villages while it is a main business in the large villages. The fathers of the most rural entrepreneurs were businessmen and they are engaged in the same line of business or allied line of business. Majority of the rural entrepreneurs purchase their materials once in a month. The

major problem of the rural entrepreneur is credit sale because the demand characteristics for a product are closely connected with agricultural income.

Ashokan, (2004)1, B.C Mitchell, (2004)3, Jayanta Kr. Gopal, (2004)8, Prabha Devi,(2005)5, stated that rurality defines a territorially specific entrepreneurial milieu with distinct physical, social and economic characteristics. Location, natural resources and the landscape, social capital, rural governance, business and social networks, as well as information and communication technologies, exert dynamic and complex influences on entrepreneurial activity in rural areas.

According to Satya pal (2013)18 and Sudipta Ghosh (2013)19 Rural entrepreneurship should not only set up enterprises in rural areas but should be also using rural produce as raw material and employing rural people in their production processes. Rural entrepreneurship is, in essence, that entrepreneurship which ensures value addition to rural resources in rural areas engaging largely rural human resources.

## Profile of Study Area

Kollam district is one of 14 districts of the state of Kerala, India. Kollam is the headquarters of the Kollam district and is one of the most scenic cities in Kerala. The town is well known for cashew processing and coir manufacturing. It is the southern gateway to the backwaters of Kerala, and thus, a prominent tourist destination. Kollam is a coastal city on the banks of Ashtamudi Lake that took the title God's Own Country without much demur. The braids of Ashtamudi Lake lie about 71 kilometers (44 mi) north of the state capital, Thiruvananthapuram. The city hosts the administrative offices of Kollam district and is a prominent trading city for the state. The district has a cross section of Kerala's natural attributes; it is endowed with a long coastline, a major Arabian Sea seaport and an inland lake (Ashtamudi Lake). The district has many sources of water bodies. Kollam is the capital of Kerala's cashew industry. Plains, mountains, lakes, lagoons and backwaters, forests, farmland and rivers make up the topography of the district. The area had trading relationships with Phoenicia and Ancient Rome.

Kollam district is located on the southwest coast of India. The District is bounded on the East by Thirunelveli District of Tamil Nadu, on the West by the Lakshadweep Sea, on the North by Mavelikkara and Karthikappally Taluks of Alappuzha District and on the North-East by Adoor and Kozhenchery Taluks of Pathanamthitta District and on the South by Nedumangad and

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Chirayinkeezhu Taluks of Thiruvananthapuram District. It is located on the South-West coast of India between North latitudes 90 0' and 80 45' and East longitudes 760 25' and 770y 15'. The district covers an area of 2,492 km<sup>2</sup> and ranks seventh largest district in Kerala and is densely populated. It has the shortest coastal line among districts in Kerala (37 Kilometers).

According to the 2011 census, Kollam district has a population of 349,033 with a density of 5,900 persons per square kilometer, roughly equal to the nation of Kuwait or the US state of Nevada. The district has a population density of 1,056 inhabitants per square kilometer (2,740/sq mi). Its population growth rate over the decade 2001-2011 was 1.72 percent.

## Research Gap

Survey of the existing literature indicates that so far no specific study has been carried on to examine the problems and prospects of rural industrial entrepreneurs in Kollam District. Nor has any previous research examined the perception of rural industrial entrepreneur's. The present study is an attempt in this direction and therefore, aims to enrich the problems and prospects of rural entrepreneurs in Kollam District. Further, the study is intended to employ different sophisticated statistical techniques, before qualifying any aspects of analysis for wider acceptability and appreciation. The present study is a humble attempt in this regard.

## Objectives of the Study

The chief purpose of the study is to identify the problems encountered by rural enterprises and to suggest such measures as would solve them. The detailed objectives to the study are as follows:

1. To enquire into the socio-economic background of rural entrepreneurs in Kollam District
2. To examine the problems of rural enterprises related to technological, institutional and financial problems in Kollam District.
3. To give appropriate prospects to overcome the problems of rural enterprises in Kollam District.

## Research Methodology

In order to accomplish the objectives, the present study is mainly based on both primary and secondary sources of information. The primary data has been collected mainly from extensive field survey of the sample units. To obtain primary information, personal interview has been conducted through well designed questionnaires especially prepared in view of the objectives of the study. The secondary data is mainly congregated from published and unpublished works on



the related topics. Census reports, economic surveys, journals, news papers were major source for secondary information. Moreover, web resources also an important source of secondary information.

### Sampling Size and Statistical Tools

The sample selected for the study was a total of 242 respondents comprise of 37 respondents from Manufacturing units, 39 respondents from Trading, units, 38 respondents from Processing units, 36 respondents from Services units, 38 respondents from Retail units, 39 respondents from Agricultural sector, 8 respondents from Construction industry and 7 respondents from Miscellaneous industrial units were taken for the present study. Initially the questionnaire used for the personal interviews focuses on biographical data of the respondent's, such as gender, age group, line of business activity, marital status, level of education, monthly income and Entrepreneurial experience.

The subsequent analysis focused on problems and prospectus of rural entrepreneurs. Convenient sampling method is employed. Statistical analyses were performed by using Percentage method, Weighted Mean, Standard Deviation and Z score test analysis. SPSS version 17 was used to analyses the data.

### Data Analysis and Interpretation

#### (A) Demographic characteristics of the respondent's:

In order to provide a precise picture of the profile of the respondent's selected for the study, six parameters were selected and analyzed. This includes Gender, age, line of business activity, marital status, educational background, monthly income and Entrepreneurial experience. Table 1.1 gives an overview of demographic profile of the respondents.

TABLE 1.1

Personal Characteristics		Frequency	%
Gender	Male	218	90.08
	Female	24	9.92
<b>Total</b>		<b>242</b>	<b>100</b>
Age	Below 25	50	20.66
	25-35	53	21.9
	35-45	64	26.44
	45-55	45	18.6
	Above 55	30	12.4

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		242	100
Line of Business Activity	Manufacturing	37	15.29
	Trading	39	16.12
	Processing	38	15.7
	Services	36	14.88
	Retail	38	15.7
	Agricultural	39	16.12
	Construction	8	3.31
	Any other	7	2.88
<b>Total</b>		<b>242</b>	<b>100</b>
Marital Status	Married	157	64.88
	Single	68	28.10
	Divorced	17	7.02
<b>Total</b>		<b>242</b>	<b>100</b>
Educational Background	Below H.S.C	42	17.36
	H.S.C	66	27.27
	Graduation	67	27.69
	Post Graduation	42	17.36
	Professional	25	10.32
<b>Total</b>		<b>242</b>	<b>100</b>
Monthly Income	Less than Rs.10000	48	19.83
	Rs.10000-Rs.20000	100	41.32
	Rs.20000-Rs.30000	59	24.38
	Rs.30000-Rs.40000	27	11.16
	Above Rs.40000	8	3.31
<b>Total</b>		<b>242</b>	<b>100</b>
Entrepreneurial Experience(yrs)	0-5	60	24.79
	6-10	90	37.19
	11-15	44	18.88
	16-20	32	13.22
	More than 20	16	6.62
<b>Total</b>		<b>242</b>	<b>100</b>

It is evident from the table 1.1, out of the total, 90.08 per cent are male and 9.92 per cent are female. 26.44 per cent of the respondents are in the age group of 35-45 years and 21.9 per cent belong to the age group of 25-35 years, 20.66 per cent of respondents are below 25 years age group and a smaller percentage i.e.12.4 per cent of total respondents are above 55 years.

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Besides, majority (64.88 per cent) of respondents is married and more than 80 per cent of the respondents are well educated and have either graduation or post graduation as their educational qualification.

It is observed that majority (41.32 per cent) of rural entrepreneurs income is between Rs 10,000-Rs.20,000 and more than 20 per cent entrepreneurs income is between Rs 20,000-Rs.30,000 followed by 14.47 per cent of total respondents income is above Rs 30,000. Out of the total, majority (37.19 per cent) of rural entrepreneurs have an experience of 6 - 10 years and 24.79 per cent have 0-5 years experience, 18.18 per cent have 11 - 15 years experience, 13.22 per cent have 16 to 20 years experience and 6.62 per cent of have more than 20 years of experience.

The sample entrepreneurs include micro, small, medium and large industrial entrepreneurs. out of which, both trading and agriculture accounts 16.12 per cent each, Manufacturing 15.7 per cent, processing and retail 15.70 per cent each, services 14.88 per cent, construction 3.31 per cent and the remaining 2.88 per cent that includes other line of business activities.

Thus, the sample respondents are predominantly male, well educated, married, young or middle aged. Most of the respondents had around 6-10 years of experience. The majority of the entrepreneur's line of business activity included trading and agriculture with experience predominantly 6-10 years. Most of the rural entrepreneurs do not belong to high income category.

## ***1.2 Sources of capital rose for starting the business:***

Table 1.2 focuses on the sources of capital raised for starting the business, and the results reveal that majority of 29.75 per cent entrepreneurs raised their capital in the form of loans from financial institutions, 27.27 per cent entrepreneurs raised their own capital, 22.73 per cent entrepreneurs gathered their capital by selling their properties. However, the proportion of entrepreneurs who raised capital in the form of loans from friends and relatives is 16.12 per cent and 4.13 per cent from other sources.

It can be inferred from the above analysis that there is a dire need for the government to take initiatives in promoting rural entrepreneurship by providing easy access to loans from financial institutions. This action of government develops rural entrepreneurship which in turn leads to economic development of the nation as a whole.



**TABLE 1.2**  
**Sources of capital raised for starting the business**

Sources of Capital	Frequency	Percentage
Own Capital	66	27.27
Loan from Financial Institutions	72	29.75
Sale of Properties	55	22.73
Loans from friends and relatives	39	16.12
Any other (Specify)	10	4.13
<b>Total</b>	<b>242</b>	<b>100</b>

Sources : Primary data

### 1.3 *Technological Problems encountered by entrepreneurs:*

The seriousness of the problems encountered by rural entrepreneurs was measured on a four point continuum rating scale ranging from very serious, serious and not so serious and a weightage of 4,3,2,1 were assigned, respectively. Based on the responses obtained from entrepreneurs a total choice score for each problem was worked out and this total score was converted into weighted mean score. Finally, 'Z' score was worked out to assess the degree of seriousness of these problems and rank orders were given based on the 'Z' values.

A problem was considered highly serious with 'Z' score values of more than 1.5, serious with 'Z' score values 1 to 1.5, not highly serious with „Z" score values 1 to -1 and not serious with 'Z' score values less than -1.

A study of the Table 1.3 revealed the technological gap among entrepreneurs was found to be highly serious technical problem encountered by rural entrepreneurs as their „Z" score is 1.71. Perhaps, this technological gap is due to poor functioning of field functionaries, lack of means of communication, insufficient funds to use latest technology, and lack of specialized skills to use innovations in their units.

Therefore, it is needed to strengthen the field functionaries, making their receiving system more adaptive for communicating the technical know-how to the users, specially, for the export oriented units for their sustainability. Providing latest technology can improve the quality and help in getting higher price to the products. Therefore, it is necessary for one to keep him abreast with latest technical know-how to survive in the competitive market and to decrease the cost of production and earn higher profit. The technology should be so simple that small-scale entrepreneurs can use it at their units.

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The Table 1.3 further reveals that lack of specialized skill to the entrepreneurs, non-availability of improved technology, outdated technology, non-availability of technology in time were perceived as serious technological problems faced by entrepreneurs as their “Z” scores are 1 to 1.5. These findings predicted that untrained workers and unskilled entrepreneurs in Visakhapatnam district cannot use the available technologies effectively and if they were trained and induced skill into them, the outdated technology can create bottlenecks for economic growth of the units.

Latest technology is of no use if it is not communicated to the entrepreneurs in time. The transfer of improved technology can be done through a network of institutions concerned with entrepreneurship development programme. Hence, diffusion of technology in time to the skilled entrepreneurs can play a vital role. The study also revealed that facilities for maintenance and repair of the machinery, lack of technical know-how are not considered as not serious as their “Z” scores are less than -1.

**TABLE 1.3**  
**Technological Problems Encountered by Rural Entrepreneurs**

Nature of Technological Problem	Mean Score	S.D	Z-Score
Facilities for repairs of machinery	2.31	0.84	-1.56
Lack of technical know-how	2.38	0.87	-1.59
Non availability of technology in time	2.39	1.16	1.20
Outdated technology	2.44	1.18	1.22
Technology gap between different Institutions and Entrepreneurs	2.65	0.96	1.71
Lack of specialized skills to entrepreneurs	2.32	1.04	1.27
Non availability of improved technology	2.48	1.11	1.33

#### ***1.4 Institutional Problems encountered by entrepreneurs:***

A perusal of the Table 1.4 shows that lack of cooperation and coordination among different developmental agencies and poor working of various institutions related to entrepreneurship such as DICs, SISIs etc., are highly serious technological problems encountered by rural entrepreneurs as their “Z” scores are more than 1.5.

Lack of Govt. support and incentives, long and complicated procedures to avail institutional help, lack of training to workers, insufficient publicity for imparting the training, training institute give less attention to the objectives, identification and selection of entrepreneurs, and trainers do not belong to the relevant field thus lacking competence were encountered as serious institutional problems by rural entrepreneurs as their “Z” scores are 1 to 1.5.



**TABLE 1.4**  
**Institutional Problems encountered by Rural Entrepreneurs**

Factors	Mean Score	S.D	Z-Score
Lack of Govt. support and incentives	2.60	1.25	1.28
Long and complicated procedures to avail institutional help	2.36	0.99	1.38
Lack of cooperation coordination among different development	2.64	0.97	1.69
Poor working of various industrial agencies such as DICs, SISIs etc;	2.38	0.87	1.59
Lack of training to workers	2.46	1.43	1.02
Insufficient publicity for imparting training	2.49	1.03	1.44
Training institutes give less attention to Objectives, Identification and proper selection of entrepreneur	2.64	1.27	1.29
Trainers do not belong to relevant field	2.77	1.43	1.24
Lack of communication between field functionaries and entrepreneurs	2.57	1.07	1.47

These findings indicate that Government agencies in rural areas are not providing sufficient support and incentives regarding finance, management, marketing and exports related to entrepreneurs which badly affects the economic viability of their units, further if there are provisions for support and incentives then the procedures are so complicated and time consuming, and ultimately entrepreneurs fail to avail these facilities. Again, not much of more publicity is given about organizing the entrepreneurial training programmes and entrepreneurs remain unaware about the scheduling of these training programmes organized by different institutes.

It was also found that most of the training institutes are not concerned about the objective identification, selection of entrepreneurs and they only fulfill their formalities for training. Hence, before imparting training, the objectives, contents etc., should be highlighted to the participants and suitable rural entrepreneurs should be selected for the trainings after reviewing their project and objectives properly. It was also reported that resource persons for imparting the training must be experienced and must have enough orientation to entrepreneurship development programmes.

### ***1.5 Financial Problems encountered by entrepreneurs:***

It is evident from the Table 4.5 that there is a problem in procuring finance as well as working capital from different agencies and lack of sufficient working capital constituted the entrepreneurs highly serious financial problems as their “Z” scores are more than 1.5. whereas, inadequate amounts advanced through financial institutions , lack of funds for publicity and

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advertisement of the products, high rate of interest on procured finance, large security requirement and high transaction cost were found as serious financial problems perceived by rural entrepreneurs as their „Z” scores are 1 to 1.5. Difficulty in getting money from buyers after sales was found as not so serious as their „Z” scores are less than -1.

**TABLE 1.5**  
**Financial Problems encountered by Rural Entrepreneurs**

Factors	Mean Score	S.D	Z-Score
Lack of sufficient working capital	2.66	0.98	1.69
Problems in procuring financial loans from different agencies	2.62	0.97	1.67
Inadequate amount advanced through financing agencies	2.67	1.39	1.20
Lack of funds for publicity and advertisement	2.25	0.87	1.44
High rate of interest	2.67	1.19	1.40
Difficulty in getting money from buyers after sales	2.96	1.10	-1.78
Large security requirement	2.44	1.01	1.42
High transaction cost	2.88	1.29	1.46

The researcher found that many of rural entrepreneurs were failing in getting the required assistance from different financial institutes because of their cumbersome procedures. On the other hand, entrepreneurs do not have sufficient capital, for day-to-day requirement in order to purchase raw material, transportation and communication liabilities. Further, if loan is sanctioned then amount is too low to meet the necessary requirements and therefore, entrepreneurs have to take the money from the moneylender and private financial agencies on a high rate of interest and hence cost of production is increased. Due to lack of sufficient finances, they cannot adopt advertisement strategy for the product and so cannot increase their sales turn over. Some guarantees have also to be given for drawing the credit facilities, which is not possible for small entrepreneurs.

NABRD (National Agricultural Bank for Rural Development), a national bank was set up in 1982 to provide credit facilities for promotion of small cottage and rural industries. Also to meet the financial requirement of entrepreneurs, a separate bank SIDBI was also been set up whose main function is to provide refinance to the different financial network institutes such as State Financial Corporation's (SFCs), National Small Industries Corporation (NSIC), State Small Industries Corporation (SSICs), commercial bank etc. There is a need to strengthen the network of these financial institutions to provide the credit facilities in time and in sufficient amount without any delay to the entrepreneurs.

## CONCLUSION

Rural entrepreneur is a key figure in the economic progress of India. Rural entrepreneurship can be instrumental in converting a developing country into developed nation. Rural

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entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem being that most of the rural youth do not think of entrepreneurship as a career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance. There should be an efficient regulated market and government should also lend its helping hand in this context. Grading and standardization should be promoted and promotional activities should be enhanced. NGO's should be provided full support by government.

In order to make entrepreneurship development more effective during the next century it is imperative to revamp the existing setup. There is a need to change the thinking. As it is axiomatically said, everything has changed but our thinking. Unless this change takes place, it will be difficult to pave way for creation of entrepreneurs to take on tomorrow. New means of communication and information should be adopted for the same. Time has come to review the entire gamut of entrepreneurship development in the light of globalization and the new economic policy. Entrepreneurship development should be an integral part of school education at plus-two level: the idea is to catch them young. The challenges now facing business and society are monumental as industries transform themselves or become obsolete. More than any other development in this century, information technology is providing fuel for the fire of innovation and changing the world. It is entrepreneurialism that takes this fuel and breathes new life into the fire.

The present study will help the planners and the decision makers who are involved in the development of rural entrepreneurship to review the existing policies and to make suitable suggestions to amend the provisions of the Act which governs rural entrepreneurship. The multifaceted problems of rural entrepreneurs should be dealt with by coordinating the efforts of the Government, supporting agencies and the rural entrepreneurs to scale new heights in future.

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