

Performance Appraisal of Rural Entrepreneurship Development Programs in Jammu and Kashmir

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Abstract

Enterprises in rural environments are operating in an arena of extreme and rapid change. However, despite the recognition that entrepreneurship is one of the primary facets through which rural economic development can be achieved, empirical research on rural entrepreneurship is relatively sparse and this concept remains largely unknown. Appreciating the need for and relevance of understanding conceptual paradigm of rural entrepreneurship, Rural Entrepreneurs and the role plays by the selected Developmental institutions in the creation of Micro and small village enterprises has been proved very much significant. Rural entrepreneurship is currently at the focus of much theoretical, practical and political interest. This paper examines and evaluate the performance of select government sponsored self employment generating programs for rural people as well as the performance of developmental institutions (like NABARD, KVIC & HKVIB, HSIIDC, IRDP, SIDO, DICs and DRDA) and their role in developing and fostering rural enterprises in The appraisal of these entrepreneurship development Institutions in certainly provide a comprehensive picture of various institutional set up to promote the growth of entrepreneurship in rural areas as well as the programs and activities that help promoting potential entrepreneurs specially in rural areas and foster rural entrepreneurship.

Keywords: *Entrepreneurship, Micro Rural enterprises, Development Institutions and Agencies, Rural Entrepreneurship, challenges, Problems, and suggestions, economic development etc.*

Introduction

Entrepreneurship is a typical global phenomenon attracting millions of economists, Politicians and social workers. In developed countries, entrepreneurship has gained attention in the last

century. But in developing countries, it has been gained original consideration only in recent decades. In these countries, entrepreneurship development is considered as the way to promote self-employment- the panacea not only for chronic unemployment among the educated youth but also to sustain economic development and to augment the competitiveness of industries in the eve of globalization and liberalization. Social scientist and economists are in search of this factor as a component agency for the coherent integration of resources to stimulate sustainable and balanced socio-economic development. In the Industrial and agricultural sectors, threshold of new generation entrepreneurs has been welcomed for they carry out radical and tremendous changes in the arena of production and distribution. In the academic scenario, special importance is being given for the entrepreneurial lessons as a part of curriculum plan and a number of research studies are being conducted to learn the stimulants and inhibitors of entrepreneurship development. Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, various development and supporting institutions on promotion, development and sustenance of micro and small village enterprises.

Review of Literature

Sherief, (2005) attempted to understand the determinants of rural entrepreneurship and the environment conducive to its development. The study concluded that to accelerate economic development in rural areas, it is necessary to promote entrepreneurship.

Ramalingam and Gayatri (2009) stated that innovation could be used as a strategic tool for development of entrepreneurship. The study concluded that small innovation in the rural area would definitely catch up the majority of the population, thereby leading to better quality of life of many people in the country.

Ganly, Kate and Mair, Johanna (2009) stated that one way to conceptualize the role of social entrepreneurs in social change processes is to view them as institutional entrepreneurs, i.e., entrepreneurial actors who introduce and push through the alternative conceptions of social,

political or cultural order. The study addresses the issues of institutionalized inequality and social exclusion through community development work in eastern India. Sharma, Swati, Vyas and

Divya (2011) indicated that various social, economic, political and ecological problems in rural areas in developing countries like India create challenges in employment, decreasing agricultural production and increasing food shortage

Mehta, (2011), in his study indicated that many Indian companies including MNC started developing business strategies to tap the untapped rural market in India. The study will be

Methodology

In pursuance of the above purpose of research, the present study has been based on extensive review of secondary literature available from agencies engaged in rural entrepreneurship development and promotional activities and printed and published material from govt. agencies (India) like- HIRD, NABARD, RBI, SIDO, NSIC, KVIC, DIC, Economic and Statistical Organization, Planning department (Govt. of India), Central Statistical organization, Newspapers, Magazines, Journals, Trade and industrial Associations Publications etc. The secondary data / information regarding the schemes and their implementation have been collected from the functionaries and the record books.

Objective of Study:

To study the problems faced in growth of rural entrepreneurs.

To find out the remedies to solve the problems of rural entrepreneurs.

To provide suggestions for development of rural entrepreneurship.

Development of Rural Entrepreneurship its benefits problems and suggestions in Jammu and Kashmir

The phenomenon of entrepreneurship appeared in economics in 1930s but it got recognition as an important factor of social and economic change only in 1960s. For more than a decade the

studies of entrepreneurship confined to large scale businesses and industry, and then to small scale industrial sector. It is lately that this phenomenon has percolated to artisans and farmers, the two major forces of rural transformation. The emergence and development of rural entrepreneurship is not a spontaneous one but a dependent phenomenon of economic, social, political, psychological variables often attributed as supporting conditions to rural-based development of commerce and industry. The concept of rural entrepreneurship does not dilute the definition of entrepreneurs in general. An entrepreneur is an individual who fails to conform to the traditional structured role given to him in society and finds an exit to venture on his own. In this context of his deviant pursuit, the societal frame of reference of a rural entrepreneur assumes operational significance.

Importance of the study: Rural entrepreneurship implies entrepreneurship emerging in rural areas. In other words establishing industries in rural areas refers to rural entrepreneurship. This means rural entrepreneurship is synonymous with rural industrialization. Many examples of successful rural entrepreneurship can already be found in literature. Diversification into non-agricultural uses of available resources such as catering for tourists, blacksmithing, carpentry, spinning, etc. as well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural entrepreneurship. A turnaround is possible in the above trend if employment opportunities are made available in rural areas along with basis amenities of life. The real solution to India's economic problem is not mass production but production by masses as was suggested by Mahatma Gandhi.

Overview of Major Development Programmes and Selected Institutions

The author has made an attempt to analyze and document the performance of selected measures undertaken by Government of India for rural socio-economic development by creating employment opportunities through various sponsored schemes and programmes aimed at rural entrepreneurship development in the country. There are a good number of centrally and state government sponsored programme namely Integrated Rural Development Programme (IRDP)/Swarnjayanti Gram Swarozgar Yojana (SGSY); Jawahar Rozgar Yojana (JRY)/Employment Assurance Scheme (EAS)/ Sampoorna Grameen Rozgar Yojana (SGRY) and National Food for Work (NFFW); Indira Awas Yojana (IAY); National Rural Employment Guarantee Programme (NREGA), National Social Assistance Programme (NSAP), National

Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP), Training of Rural Youth for Self- Employment (TRYSEM), Village and Small Industries (VSL), Minimum Needs Programme (MNP), Employment Assurance Scheme (EAS), Sampoorna Grameen Rozgar Yojana 2001 (SGRY with EAS and JGSY integrated)

Integrated Rural Development Programme (IRDP): IRDP was introduced in selected blocks in 1978-79 and universalized from 2 October 1980 in order to deal with the dimensions of rural poverty in the country and to have provided assistance to rural poor in the form of subsidy and bank credit for productive employment opportunities through successive plan periods. Subsequently, Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool Kits to Rural Artisans (SITRA) and Ganga Kalyan Yojana (GKY) were introduced as sub-programmes of IRDP to take care of the specific needs of the rural population. These schemes were, however, implemented as 'stand alone programmers', an approach which substantially detracted from their effectiveness. The Integrated Rural Development Programme (IRDP) was aimed at providing self-employment to the rural poor through acquisition of productive assets or appropriate skills which would generate additional income on a sustained basis to enable them cross the poverty line. Assistance was provided in the form of subsidy and bank credit.

Swarnjayanti Gram Swarozgar Yojana (SGSY): SGSY is a major on-going scheme for the self-employment of the rural poor. This programme was launched in April, 1999. This is a holistic programme covering all aspects of self employment such as organization of the poor into self help groups, training, credit, technology, infrastructure and marketing. It was introduced as a single programme on 1 April 1999, by merging the IRDP and allied programmes, including the Million Wells Scheme (MWS). All the self-employment programmes

Rural Employment Generation Programme (REGP): The Government of India has started the Rural Employment Generation Programme (REGP) through Khadi & Village Industries Commission (KVIC). 1-4-1995 to provide new dimension of employment to the people in rural areas of the county. REGP is being implemented with the following four components: (1).Special Employment Programme in 71 districts. (2).125 Revamped Public Distribution System (RPDS) Block Development Programme. (3).National Programme for selected village

industries, namely, bee keeping, handmade paper and leather. (4).Thrust areas industries programme namely pottery,

Prime Minister's Rozgar Yojana (PMRY): Prime Minister Rozgar Yojna for providing self-Employment to Educated Unemployed Youth was announced by the Prime Minister on 15th August, 1993 to provide self-employed opportunities to one million educated unemployed youth in the country. The Scheme has been formally launched on 2nd October, 1993

Appraisal of Selected Institutions: The success of rural entrepreneurship depends solely on the well established institutional set-up. The attempt focus on examining and documenting the role and performance of selected institutions (Financial, Developmental and Nodal agencies) and specific schemes/ programmes sponsored by such institutions, in promoting and supporting micro and small village enterprises (MSVEs). An attempt has been made to cover the selected institutions in the following order:

1. National Bank for Agriculture and Rural Development (NABARD)
2. District Rural Development Agency (DRDA)
3. Directorate of Industries (DICs)
4. Khadi and Village Industries Corporation (KVIC)

Rural Entrepreneurship and Development of Villages: Rural entrepreneurship implies entrepreneurship emerging in rural areas. In other words establishing industries in rural areas refers to rural entrepreneurship. This means rural entrepreneurship is synonymous with rural industrialization. Many examples of successful rural entrepreneurship can already be found in literature. Diversification into non-agricultural uses of available resources such as catering for tourists, blacksmithing, carpentry, spinning, etc. as well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural entrepreneurship. The entrepreneurial combinations of these resources are, for example: tourism, sport and recreation facilities, professional and technical training, retailing and wholesaling,

industrial applications (engineering, crafts), servicing (consultancy), value added (products from meat, milk, wood, etc.) and the possibility of off-farm work. Equally entrepreneurial, are new uses of land that enable a reduction in the intensity of agricultural production, for example, organic production. (A) Better distribution of farm produce resulting in the rural prosperity. (B) Entrepreneurial occupation rural for youth resulting in reduction of disguised employment and alternative occupations for rural youth.

Roles of Rural Entrepreneurs in Economic Development: The entrepreneurs with their ability to scan, analyze and identify opportunities in the environment transform them into business proposition through creation of economic entities. They by channelizing the resources from less productive to more productive use create wealth. Through efficient and effective utilization of national resources, they act as catalysts for economic development and agents of social transformation and change. According to Joseph Schumpeter, the rate of economic progress of a nation depends upon its rate of innovation which in turn depends on rate of increase in the entrepreneurial talent in the population. According to Meir and Baldwin, development does not occur spontaneously as a natural consequence when economic conditions in some sense are right. A catalyst is needed which results in entrepreneurial activity to a considerable extent. The diversity of activities that characterizes rich countries can be attributed to the supply of entrepreneurs. They play a vital role for the economic development of a country in the following ways..

Balanced Regional Development: The entrepreneurs always look for opportunities in the environment. They capitalize on the opportunities of governmental concessions, subsidies and facilities to set up their enterprises in undeveloped areas. The setting up of steel plant at Tata nagar, Reliance Petrochemicals at Jamnagar (Gujarat) have resulted in the development of Good Township and peripheral regional development. Thus entrepreneurs reduce the imbalances and disparities in development among regions.

General Employment: This is the real charm of being an entrepreneur. They are not the job seekers but job creators and job providers. With the globalization process the government jobs are shrinking leaving many unemployed. In the circumstances, the entrepreneurs and their enterprises are the only hope and source of direct and indirect employment generation.

Employment is generated directly by the requirement of the large enterprises and indirectly by ancilliariation and consequential development activities.

Improvement in Standard of Living: Entrepreneurial initiative through employment generation leads to increase in income and purchasing power which is spent on consumption expenditure. Increased demand for goods and services boost up industrial activity. Large scale production will result in economies of scale and low cost of production. Modern concept of marketing involves creating a demand and then filling it. New innovative and varying quality products at most competitive prices making common man's life smoother, easier and comfortable are the contribution of entrepreneurial initiative.

Increase in per Capita Income: Entrepreneurs convert the latent and idle resources like land, labour and capital into goods and services resulting in increase in the national income and wealth of a nation. The increase in national income is the indication of increase in net national product and per capita income of the country.

National Self-reliance: Entrepreneurs are the corner stores of national self-reliance. They help to manufacture indigenous substitutes to imported products which reduce the dependence on foreign countries. There is also a possibility of exporting goods and services to earn foreign exchange for the country. Hence, the import substitution and export promotion ensure economic independence and the country becomes self-reliance.

Planned Production: Entrepreneurs are considered as economic agents since they unite all means of production. All the factors of production i.e., land, labour, Capital and enterprise are brought together to get the desired production. This will help to make use all the factors of production with proper judgment, perseverance and knowledge of the world of business. The least combination of factors is possible avoiding unnecessary wastages of resources.

Equitable Distribution Economic Power: The modern world is dominated by economic power. Economic power is the natural outcome of industrial and business activity. Industrial development may lead to concentration of economic power in few hands which results in the growth of monopolies. The increasing number of entrepreneurs helps in dispersal of economic power into the hands of many efficient managers of new enterprises. Hence setting up of a large

number of enterprises helps in weakening the evil effects of monopolies. Thus, the entrepreneurs are key to the creation of new enterprises that energize the economy and rejuvenate the established enterprises that make up the economic structure.

Benefits from Rural Entrepreneurship:

Provide employment opportunities: Rural entrepreneurship is labor intensive and provides a clear solution to the growing problem of unemployment. Development of industrial units in rural areas through rural entrepreneurship has high potential for employment generation and income creation.

Check on migration of rural population: Rural entrepreneurship can fill the big gap and disparities in income rural and urban people. Rural entrepreneurship will bring in or develop infrastructural facilities like power, roads, bridges etc. It can help to check the migration of people from rural to urban areas in search of jobs.

Balanced regional growth: Rural entrepreneurship can dispel the concentration of industrial units in urban areas and promote regional development in a balanced way.

Promotion of artistic activities: The age-old rich heritage of rural India is preserved by protecting and promoting art and handicrafts through rural entrepreneurship.

Awaken the rural youth: Rural entrepreneurship can awaken the rural youth and expose them to various avenues to adopt entrepreneurship and promote it as a career.

Improved standard of living: Rural entrepreneurship will also increase the literacy rate of rural population. Their education and self-employment will prosper the community, thus increasing their standard of living.

Challenges faced by Rural Entrepreneurship in India

Family Challenges: Convincing to opt for business over job is easy is not an easy task for an individual. The first thing compared is – Will you make more money in the business of your

choice or as a successor of family business. This is where it becomes almost impossible to convince that you can generate more cash with your passion than doing what your Dad is doing.

Social Challenges: Family challenges are always at the top because that is what matter the most but at times social challenges also are very important. Let us say you and your friend graduated at the same time. You opted for entrepreneurship and your friend opted for a job. He now has a flat, car and what not because he could easily get those with a bank loan but you still have nothing to show off and this is where the challenge comes.

Technological Challenges: Indian education system lags too much from the Job industry as a whole but then it lags even more when it comes to online entrepreneurship. What technology would be ideal and how to use that technology effectively?

Financial Challenges: (Difficulty in borrowing fund): Financial challenges are a lot different in India especially for online entrepreneurs. When you are starting out as an entrepreneur you don't opt for venture funding but try to go to funding for small to medium business people. Many such non-technical business people don't understand the online business models as a whole and so getting an initial business funding from them becomes challenging. The other option you can think of is a loan but bank loan is not at all an option in India for new online entrepreneurs.

Policy Challenges: Now and then there is lots of changes in the policies to change in the government. Problems of TRIPS and TRIMS. Problems of raising equity capital, Problems of availing raw-materials, Problems of obsolescence of indigenous technology Increased pollutions Ecological imbalanced. Exploitation of small and poor countries etc.

Problems in Rural Entrepreneurship

Entrepreneurs are playing very important role in the development of economy. They face various problems in day to day work. As the thorns are part of roses, similarly every flourishing business has its own kind of problems. Some of the major problems faced by rural entrepreneurs are as under.

PROBLEMS OF RURAL ENTREPRENEURSHIP

FINANCIAL PROBLEMS

Paucity of Funds: Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time-consuming that its delay often disappoints the rural entrepreneurs. Lack of finance available to rural entrepreneurs is one of the biggest problems which rural entrepreneur is bearing now days especially due to global recession. Major difficulties faced by rural entrepreneurs include low level of purchasing power of rural consumer so sales volume is insufficient, lack of finance to start business, reduced profits due to competition, pricing of goods and services, Financial statements are difficult to be maintained by rural entrepreneur, stringent tax laws, lack of guarantees for raising up of loans, difficulty in raising capital through equity, dependence on small money lenders for loans for which they charge discriminating interest rates and huge rent and property cost.

Lack of Infrastructural Facilities: The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

Risk Element: Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

MARKETING PROBLEMS

Competition: Rural entrepreneurs face severe completion from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Major problems faced by marketers are the problem of standardization and competition from large scale units. They face the problem in fixing the standards and sticking to them. Competition from large scale units also creates difficulty for the survival of new ventures. New ventures have limited financial resources and hence cannot afford to spend more on sales promotion. These units are not having any standard brand name under which they can sell their products. New ventures have to come up with new advertisement strategies which the rural people can easily understand. The literacy rate among the rural consumer is very low. Printed media have limited scope in the rural context.

The traditionally bounded nature, cultural backwardness and cultural barriers add to the difficulty of communication. People in rural areas mostly communicate in their local dialects and English and Hindi are not understood by many people. It has been seen in recent past that in spite of enough food stocks with government warehouses, people are dying of starvation. This indicates problem with the public distribution system. The producers are not collective in their approach for marketing their products because they are too widely scattered and uneducated. **Middlemen:** Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit. Storage facilities and poor means of transport are other marketing problems in rural areas. In most of the villages, farmers store the produce in open space, in bags or earthen vessels etc. So these indigenous methods of storage are not capable of protecting the produce from dampness, weevils etc. The agricultural goods are not standardized and graded.

MANAGEMENT PROBLEMS

Lack Of Knowledge of I.T: Information technology is not very common in rural areas. Entrepreneurs rely on internal linkages that encourage the flow of goods, services, information and ideas. The intensity of family and personal relationships in rural communities can sometime be helpful but they may also present obstacles to effective business relationships. Business deals may receive less than rigorous objectivity and intercommunity rivalries may reduce the scope for regional cooperation. Decision making process and lines of authority are mostly blurred by local politics in rural areas.

Legal Formalities: Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

Lack of Technical Knowledge: Rural entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension services create a hurdle for the development of rural entrepreneurship.

Poor Quality of Products

Another important problem in growth of rural entrepreneurship is the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality of raw materials.

HUMAN RESOURCES PROBLEMS

Low Skill Level of Workers: Most of the entrepreneurs of rural areas are unable to find workers with high skills. Turnover rates are also high in this case. They have to be provided with on the job training and their training is generally a serious problem for entrepreneur as they are mostly uneducated and they have to be taught in local language which they understand easily. The industries in rural areas are not only established just to take advantage of cheap labour but also to bring about an integrated rural development. So rural entrepreneurs should not look at rural area as their market, they should also see the challenges existing in urban areas and be prepared for them. Rural entrepreneurs are generally less innovative in their thinking. Youths in rural areas have little options “this is what they are given to believe”. This is the reason that many of them either work at farm or migrate to urban land.

Remedies to Solve These Problems: Different organization like IFCI, ICICI, SIDBI, NABARD etc. are trying to sort these problems. Marketing problems are related with distribution channels, pricing, product promotion etc. In order to make the rural entrepreneurs to start the business venture, the following measures may be adopted:

Creation of finance cells: The financial institutions and banks which provide finances to entrepreneurs must create special cells for providing easy finance to rural entrepreneurs.

Concessional rates of interest: The rural entrepreneurs should be provided finance at concessional rates of interest and on easy repayment basis. The cumbersome formalities should be avoided in sanctioning the loans to rural entrepreneurs.

Proper supply of raw materials: Rural entrepreneurs should be ensured of proper supply of scarce raw materials on priority basis. A subsidy may also be offered to make the products manufactured by rural entrepreneurs cost competitive and reasonable.

Offering training facilities: Training is essential for the development of entrepreneurships. It enables the rural entrepreneurs to undertake the venture successfully as it imparts required skills to run the enterprise. Presently the economically weaker entrepreneurs of the society are offered such training facility under Prime Minister’s Rozgar Yojana. (PMRY) Programmed FICCI,

(NGOs) Lions Clubs, Rotary Clubs and voluntary organizations can also arrange such training programmers for rural entrepreneurs to provide them stimulation counseling and assistance .For rural entrepreneurs, individual based EDI' approach is highly relevant where the motivation and familiarization processes coupled with promise of bank credit and support by way of escort services could persuade rural youth with certain basic skills of- hands on technology to start small enterprises.

Suggestions

1. Govt. should provide separate financial fund of rural entrepreneur.
2. We should provide special infrastructure facilities whatever they deed.
3. Govt. should arrange special training programmes of rural entrepreneurship
4. Govt. should felicitate top ranker rural entrepreneur.
5. Rural entrepreneur should more competitive and efficient in the local & international market.
6. Use should invite successful rural entrepreneurs from other states of country.

CONCLUSION:

“(Most entrepreneurs) simply got tired of working for others, had a great idea they wanted to commercialize, or woke up one day with an urgent desire to build wealth before they retired. So they took the big leap.”

The environment in the family, society and support system is not conducive to encourage rural people to take up entrepreneurship as a career. It may be due to lack of awareness and knowledge of entrepreneurial opportunities As per circumstances, rural people by force may be more self-sufficient than their urban counterparts, but the culture of entrepreneurship tends to be weak. Continuous motivation is needed in case of rural employee which is sometime difficult for an entrepreneur to Problems in Rural Entrepreneurship Entrepreneurs are playing very important role in the development of economy. They face various problems in day to day work. As the

thorns are part of roses, similarly every flourishing business has its own kind of problems. Rural entrepreneur is a key figure in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the 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.

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