

Rural Entrepreneurship- Challenging Issues and Opportunity

Mr. Devendra Vishwakarma

Vikramaditya College, R.D.V.V. University, Jabalpur (M.P.)

Abstract

Rural Entrepreneurship- Challenging issues and opportunity in India approximate 64% people live in rural area. Rural area is like back bone of country. The main objective of this research paper is not only to identify rural entrepreneurship but explore government schemes which help to boost rural entrepreneurship in India also challenge issue and opportunity facing by rural entrepreneur. Today life becomes more advance day to day but rural area not become so advance. Rural area people facing many problem till the day like electricity problem, financial problem, job opportunity, and lack of education, conceptual and technical skills and this problem become big hurdles to development. But government helps to the development of rural area and launches so many schemes to promote rural entrepreneurship and create opportunity. The research is conceptual types of research based on secondary data available from news paper, report of various associations conducted with report prepare by economists and websites.

Introduction

Entrepreneurship is the concept of Entrepreneurship has various meaning. On the one extreme entrepreneurship a person of very high aptitude who pioneers change, possessing characteristics found in only a very small fraction of the population. On the other extreme of definitions, anyone who wants to work for him or herself is considered to be an entrepreneur.

Entrepreneurship a small scale business like start a new company with the involvement of high risk and with the low fund or capital.

The word entrepreneur originates from the French word, *entreprendre*, which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business or enters reship.

Rural Entrepreneurship

Rural entrepreneurship is the very big opportunity for the rural area people. Though rural development there life become well When any business start in village on small scale with low capital that is called rural entrepreneurship. With the rural entrepreneurship development of rural area become easy and so many benefit of it like-

- **Create Job Opportunity-** When any company will start than job opportunity will also occur.
- **Reasonal Growth-** With the help of rural entrepreneurship area will also develop.
- **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.

Problem Facing By Rural Entrepreneur

There is so many problem or challenge present in front of entrepreneur and these are-

- **Lach of skilled person-** In the rural are people are not so skilled ao technical and this is the very big problem.
- **Lack of literacy-** In rural are people are generally low educated or uneducated and due to this problem people face problem like knowledge, awareness.
- **Electricity-** This is also a big problem because in village electricity is not presen most of the time.

Legal formalities- In rural area people are not so much literate so because of this they are not so much capable to handle legal compliances.

- **Lach of awareness-** In the village people don't have so much knowledge about government scheme.

Government Scheme for Rural Entrepreneurship

Government launched so many schemes for the rural entrepreneurship and these are as follow-

1. Prime Minister Employment Generation Programmer-

The scheme provides subsidy for entrepreneurs. It has been implemented by Khadi and Village Industries Commission (KVIC) through identified banks, only for new projects. Subsidy varies from 15% to 35%, with 5% to 10% beneficiaries' contribution, and the balance through banks as term loan and working capital loan.

2. Jana shree Bima Yojana For Khadi Artisans-

This scheme is group insurance especially for khadi artisans formulated by KVIC with LIC. This insurance cover khadi artisans for natural death due to accident

and loss of both eyes and both limbs, plus a scholarship up to 12th standard for two children And it apply on the Khadi spinners and weavers aged between 18 years and 59 years, and below and marginally above poverty line.

3. Market Development Assistance- Under this scheme, financial assistance are provided for khadi institutions to improve outlets and production processes besides giving incentive to customers

4. Rejuvenation, Modernisation and Technology Up gradation of Coir Industry (REMOT)- Under this scheme credit linked subsidy for setting up of coir units with project cost plus one cycle of working capital (up to 25% of the project cost and not to be considered for subsidy). 55% bank loan, 40% margin money (subsidy) as government grant, 5% beneficiary contribution.

5. Centrally Sponsored Schemes (CSS) of Export Market Promotion- Under this sceme the CSS is provided for the overall development of coir industry; to support modernisation of export-oriented units to popularize coir products in global markets, and to participate in international fairs, seminars, etc.Up to Rs 2 lakh for participating in fairs and 25% of production cost with a ceiling of Rs 15,000 for publicity material

6. Skill Up gradation & Quality Improvement And 19 Mahila Coir Yojana-This sceme especially formulate for the Skill training to develop coir industry, and the provision of spinning equipment to women to empower them. Two months of training with Rs 750 per month stipend, one-time subsidy of 75%, cost of motorised traditional rates, with a ceiling

7. Development of Production Infrastructure- Under this scheme government provide modern infrastructure for production units leading to improved productivity, quality and employment opportunities. 25% cost of equipment with a maximum ceiling of Rs 9 lakh and up to Rs 2 lakh for modernization/renovation

8. Welfare Measures Scheme (Coir Workers)- This scheme provide accident insurance providing financial compensation for disabled/nominee. Accident death: Rs 50,000; Permanent total disability: Rs 50,000; Permanent partial disability: Rs 25 000; Provision for finger cut: as applicable

9. Programme for Promotion of Village Industry Cluster - Rural Industry Service Centre (RISC) for KhadiAnd Village Industry- To provide infrastructure support and services for local units to upgrade production capacity and skills, and

market promotion. Maximum of Rs 25 lakh with 25% self-contribution, in three equal installments

Information Technology for Rural Development:-

Rural development generally refers to the process of improving the quality of life and economic well being of people living in relatively inolated and sparsely populated areas. Rural development is also charaeterized by its emphasis on locally produced economic development stragies. Rural development actions are mainly and mostly to development aim for the social and economic development of the rural areas. Education comes from knowledge can be gained through practical life experience and books. Through books we can study and read each every aspect anout the subject. Books are the best friends of us. The book reading habit is the very good. Library plays very important role in once life. They are important and bebeficial for us because availability of different books of different subject at one place. In aneient period books were written by hand but with the advanced technology drastic change happened in this area and now one can write book by doing typing on computer. Earlier we have books. And then with the establishment of library there was availability of reading books books. The people of rural areas started to raise their standard of living due to this advancement. Different programs are runned by state and Central Government for the uplitiement of people living in rural areas. Therefore rural libraries had been set up just to improve knowledge level and reading habits in the people living in villages. As we know that "India lies in its villages" so it is necessary to upliti and develop the villagers equally to the urban communities. Development of villages leads to the advaneement of the society and increases socio-economics of the country.

India's most powerful rural entrepreneurs Bangalore

Mansukh bhai Jagani, Madan lal Kumawat, Mansukh bhai Patel, Chintakindi Mallesham and Mansukh bhai Prajapati are among Forbes's list of seven most powerful rural Indian entrepreneurs, whose "inventions are changing lives" of the people across the country.

Knowledge is builds on the information to give us context. Knowledge gives us the power to take action we can use it. Management is a mental process. Management as the process of coordinating total resources of an organization towards the accomplishment of desired goals of that organization through the execution of a group of inter-related functions such as planning organization Knowledge management is essentially about getting the right knowledge to the right person at the right time. Knowledge management is the process of capturing, developing, sharing and effectively using organizational knowledge. Knowledge management therefore implies a stornig tie to organization goals and strategy and it

involves the managements of knowledge that is useful for some purpose and which creates value for the organization. Knowledge management is a process aimed at creating, identifying, sharing and using knowledge at the level of an organization.

Definition of rural development and libraries

Rural development generally refers to the process of improving the quality of life and economic well being of people living in relatively isolated and sparsely populated areas. Rural development has transitionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However changes in global production network and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers. And recreations have replaced resource extraction and agriculture as domain at economic drivers. The need for rural communication to approach development from a wider perspective has created more focus on a broad of development goals rather than merely creating incentive for agricultural or resource based businesses. Education entrepreneurship, physical infrastructure. And social infrastructure or resource based businesses; Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in development rural regions. Rural development is also characterized by its emphasis on locally produced economic development strategies. It contrasts to urban regions, which have many similarities rural areas are highly distinctive from one another. For this reason there is a large variety of rural development approaches used globally.

Importance of the rural libraries in India is basically for the upliftment of the villagers and to be equally treated with that of urban community. The adult literacy program and free education to the children up to age of 14 with the establishment of the rural libraries there is increase in knowledge which had increased the employment possibilities through vacancies in different jobs. It had helped in raising income and the socio economic relations. With the set up of libraries in rural areas the living standard and the education level had being also raised. They will maintain equality in the rural and urban communities. With knowledge and education they are able to do all types of work in every field. Nobody can make them fool or take advantage of them. The National library of India” Kolkata is the largest library in India by volume and India’s library of public record. It is under the ministry of culture, government of India. The library is designated to collect, disseminate and preserve the printed material produced in India. The library is situated on the scenic 30 acre (120,000 m²) belvedere Estate, in Kolkata (formerly Calcutta). The library is the largest in India. With a collection in excess of 2.2 million books. It is India’s only category library and is one of the four depository libraries in the country where publishers are required.

Under the delivery of books and newspapers (public libraries) Act, 1954, to supply books published in India, by Indians abroad or any title that might be of interest to Indians. It is also India’s sole repository library where all books, publications and official documents in its custody have to be stored in perpetuity. With the concept of public libraries, libraries, libraries in rural areas were established for the progress and devedined development of the rural communities.

Information Technology and Development

However, it is widely acknowledged that there is a great deal of waste in the way these resources have been utilized in the past. Information technology (IT) is often identified as a key to improve the resource allocation process and to more efficiently implement programs. Information and communication technologies (ICT) are indeed generating new possibilities to attack problems of rural poverty, inequality, and environmental degradation. Old ways of doing business in terms of delivering important services to citizens are being challenged and sometimes abolished in both industrialized and developing countries. But the question of the value of IT for rural development is accompanied by this dilemma for decision makers and multilateral funding institutions: should the very limited resources for rural development be applied to developing ICT capacities, or are they best used for other high priorities such as schools, hospitals and dispensaries? Clearly, there is a grave concern about the possibility of wasted, poorly utilized, or otherwise unspent Problems of Monitoring Large Programs.

Types of Information and Communication Technology

Information and communication technology applications can be broadly categorized into the following types:

- Decision support to public administrators;
- Improving services to citizens; and
- Empowering citizens to access information and knowledge.

Each of these types of applications may have different objectives, require different types of technologies to build, and therefore have different sets of Geographical Information System to plan the location of rural facilities or to identify disaster prone areas. Similarly, provision of PCs in the district rural development agencies was primarily intended to improve the monitoring of the integrated rural developmental program. The case study of health workers in this volume illustrates how ICT could enable field workers to better plan their activities and for their supervisors to more effectively monitor their performance. Such systems are likely to be successful if the request to build them originates from public administrators interested in improving the administration of development programs.

However, if such tools are provided in a centrally sponsored scheme to administrators unwilling to change their style of administration, that is, who are unwilling to use information and its analysis for decision making, it is unlikely the decision support system will be used. When development programs are not operationally dependent on such systems, their use becomes purely discretionary.

The second type of applications focus on automating the process of delivering services to citizens, and in the process, brings in transparency.

Examples of such systems are the use of ICT for collecting a variety of payments that citizens need to make to government agencies. The use of ICT can shorten queue and waiting times at collection counters, improve accuracy in billing and accounts receivable, and provide immediate proof of payments to citizens.

The last type of applications is concerned with empowering citizens through access to information and knowledge. Access to information about markets is crucial for rural producers of all varieties of goods and services because these must be exported to other regions. Often middlemen, who bring consumers and producers together, are able to seek disproportionate rent because they have access to ruling prices in different markets. Use of ICT can provide up-to-date information on markets to producers, thus increasing their bargaining power. In spite of a plethora of developmental programs, citizens are often unaware of free and priced services that institutions are expected to offer them. They are also not aware of the expenditure that different agencies are expected to incur in their village/region and therefore have no way of auditing the performance of development departments. Recently, in a backward region, illiterate villagers demanded information from senior government functionaries in the district regarding allocation of resources for local schemes. They agitated to receive photocopies of such allocations and forced the administration to share this information with the public. ICT can be used to deliver such information through kiosks located in rural areas, some experiments of which are described in this book.

Conclusion

India has the biggest population into villages. It means India has unique opportunity to economic growth by giving skill development training to our village's youth. With the in agreement of entrepreneurship rural development become easy and though this villages economic condition can become better, living standers increase, also can promote to unskilled people to become skilled person. As India moves progressively towards rural development. Rural communities can also be helped through access to knowledge that will improve productivity in their work, health practices, and enable them to learn about their environment. A large number of innovations in farm practices, tool design, and use of indigenous medication do not diffuse beyond local boundaries because of the isolation of

rural communities. Much indigenous knowledge passed down from generations is also becoming extinct because of a lack of presentation efforts. ICT and Web technologies could make such information/knowledge visible to large cross sections of rural communities.

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