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## A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY

# JAINENDRA KUMAR VERMA RAJIV GANDHI NATIONAL FELLOW DEPARTMENT OF APPLIED ECONOMICS UNIVERSITY OF LUCKNOW LUCKNOW

#### **ABSTRACT**

This paper is an attempt to explore few selected entrepreneurial dimensions in Indian context. These selected dimensions are need for entrepreneurship and self-employment development, trend in entrepreneurship in India, role of the banks in entrepreneurial development in the liberalized Indian economy, new challenges of entrepreneurship development in India and impact of government policies on entrepreneurship development in India. These dimensions are, of course, not exhaustive, but this paper takes only these dimensions for study. Since entrepreneurship is very complex phenomenon and difficult accumulate conceptually but practically an entrepreneur have to go through all these dimensions successfully in order to become a successful entrepreneur. This paper is an attempt to build up strong insight among entrepreneurs regarding dimensions under study.

#### **KEYWORDS**

Entrepreneurial dimensions, Need for entrepreneurship, Trend in entrepreneurship, Entrepreneurial development, Challenges, Impact of government policies, India

#### INTRODUCTION

n the contemporary age the economic growth and development of every nation depends upon the capital formation and employment generation. This objective can be best realized by the business activities which usually demand establishment of new business units and activities. This fact demands that new individuals should participate in business activity in a dynamic manner. This action on the part of business people can be termed as entrepreneurship. Usually these people lack background and family support system in terms of business activity. This class of people makes a consistent attempt to identify and develop business enterprise building opportunities. They are first class innovators as their major activity rest upon the novel ideas. In this background the concept of entrepreneurship assumes much importance. This is a comprehensive term which needs a proper definition. According to Knowledge Commission Report, 2008 'entrepreneurship is the professional application of knowledge, skills and competencies and/or of monetizing a new idea, by an individual or a set of people by launching an enterprise *de novo* or diversifying from an existing one (distinct from seeking self employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good'.<sup>1</sup>

Thomas R. Eisenmann of Harvard University has defined in different manner. He has taken its operational aspect as a core of its definition. In his opinion 'the word "entrepreneurship" is elastic. For some, it refers to venture capital-backed startups and their kin; for others, to any small business. For some, "corporate entrepreneurship" is a rallying cry; for others, an oxymoron."<sup>2</sup>

Professor Howard Stevenson is revered as the godfather of entrepreneurship studies at level of scholarship in United States. Many leading universities including Harvard Business School have based their teaching programme upon his definition and research work. According to Stevenson, 'entrepreneurship is the pursuit of opportunity beyond resources controlled.<sup>3</sup>

If these definitions are analyzed it becomes clear that entrepreneurship is a modern, novel active phenomenon in which its practitioners play an important role. Entrepreneurs are risk takers. They are people who recognize well the Strengths, Weaknesses, Opportunities and Threats (SWOT) of a business/enterprise building opportunity. Their decisions are based on better information and experience than an average observer. What is perceived as risky by others may not be as great a risk to those who have more information.

Entrepreneurs are 'free thinkers' which implies a combination of a large element of creativity coupled with experience, the knowledge of economic, social, psychological and demographic trends, plus the experience base for comparison and being comfortable with new technology and change. They are also the visionary. They are people with business acumen and have the capacity to analyze the future trends and opportunities. Their heuristic sense is much advanced.

## **OBJECTIVES OF THE STUDY**

- To explore the need for entrepreneurship and self-employment development.
- To explore the trend in entrepreneurship in India.
- To explore role of the banks in entrepreneurial development in the liberalized Indian economy.
- To explore new challenges of entrepreneurship development in India.
- To explore impact of government policies on entrepreneurship development in India.

## **METHODOLOGY**

The paper is an attempt to explore selected entrepreneurial dimensions. It's an exploratory research where entrepreneurial dimensions have been studied in objective manner to give insight to the phenomenon.

## NEED FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT DEVELOPMENT

There is a great debate about the utility of entrepreneurship. In every country, academic, research and teaching institutions at present pay much premium to this development. If analyzed there are multiple benefits of entrepreneurship.

## **GOVERNMENT'S INTEREST**

To meet several socio economic needs, the government of India is evincing lot of interest in the Entrepreneurship Development Programmes (EDPs). With this many people gets employment and capital formation is increased. In USA the government has taken this task among the people who have developed certain disabilities. These people not only help the US economy to grow but also help these people to lead a good, satisfying life. US governments agencies as 'ODEP encourages and supports self-employment and entrepreneurship among individuals with disabilities and has helped foster an array of partnerships at the Federal, state and local levels to encourage access to funding and resources to assist individuals with disabilities interested in these alternatives to traditional employment.'<sup>4</sup>

## TO REMOVE REGIONAL DISPARITIES

With more facilities available in urban areas, there will be on the part of entrepreneurship start enterprises and around big cities, causing migration of rural manpower. This creates an imbalance in growth of urban and rural areas.

#### **ADVANTAGES TO ENTREPRENEURS**

There are many advantages to those who are involved in this activity. They have better view of life and are more comfortable with the problems arising in their life and environment. 'In a paper titled "Life satisfaction and self-employment: a matching approach", Alex Coad and Martin Binder showed, using a 10-year panel dataset from the UK, that entrepreneurs (the self-employed) enjoyed significantly higher life satisfaction than people who were in wage employment. "In our analysis we found that individuals moving from regular employment into self-employment experience a positive and significant increase in life satisfaction, which actually increases from the first year of self-employment to the second.' 5

In similar fashion in a paper on "Determinants of job satisfaction: a European comparison of self-employed and paid employees", José María Millán and coauthors confirm that entrepreneurs enjoy greater job satisfaction in terms of work than salaried employees, "Self-employment has advantages in providing autonomy as compared to paid employment. Self-employed individuals are in charge and therefore capable of (re)defining their work, suggesting that introducing entrepreneurial aspects (i.e., autonomy, independence, etc.) to paid employed jobs may help to increase the job satisfaction of paid employees with their respective type of work."<sup>6</sup>

## **INCREASE IN NATIONAL PRODUCTION**

National Production is mainly to cater to the local and external needs. India's competitive advantage in manufactured goods such as chemical product, handicraft, textiles etc is significant. In this decade electronic, processed food and mineral based items are presenting tremendous opportunities in export generation. With the development of entrepreneurs, there will be an overall increase in production and productivity both for internal and international market. The role of entrepreneurship has been recognized in case of South East Asian Countries. Research has been conducted at the comparative level in between the developing countries and the South East economies. The positive role of the entrepreneurship has widely been recognized in both areas. 'Recent developments in South East Asia have already shown other third World Countries like Nigeria that a nation's progress and economic development is not essentially constrained by the levels of natural resources it possesses, but by the human capacity and capability in responding to challenges in the environment. The Asia Tigers have developed and equipped their human assets with orientation and capacity for spontaneous responses to opportunities of wide ranging patterns both near and far. Because of appropriate entrepreneurial education, training and development, right from childhood every six out of ten people in Indonesia are entrepreneurs. The truth is that entrepreneurship has become a culture of that country and indeed all the Asian Tigers. That is why their economies is the fastest growing and developing ones in the world today. Consequently, entrepreneurship development has equipped the Asian Tigers with the competencies of turning their economies to very dynamic ones for national development. For Nigeria and other sub-Saharan Africa countries to move into the club of great and dynamic economies, there must be massive evangelistic entrepreneurial training and development.'

## TREND IN ENTREPRENEURSHIP IN INDIA

Our current educational system has adopted western pattern and it still remains un-acclimated to the Indian Socio-Political fiscal environment. India needs much skill development in entrepreneurship. 'The salience of Entrepreneurship in India has intensified in recent times, particularly with the rise in knowledge-intensive services. New entrepreneurs who do not belong to traditional business communities have begun to emerge in large numbers. Entrepreneurship has grown rapidly, visibly so, creating wealth and generating employment, especially in the past twenty years. Crucial efforts initiated after economic liberalization — including systematic attempts to reduce the 'License Raj', greater efforts to make finance more easily accessible to entrepreneurs and other institutional support to 'techno-preneurs'— have helped improve the climate for Entrepreneurship.'

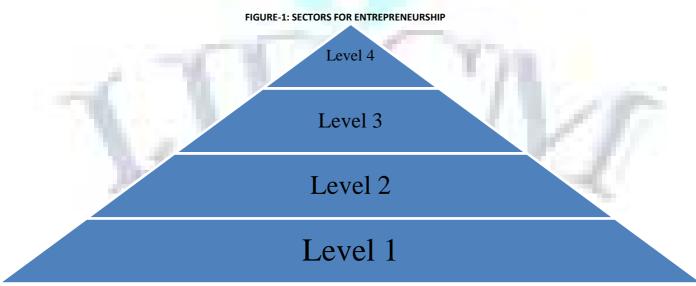
## ROLE OF THE BANKS IN ENTREPRENEURIAL DEVELOPMENT IN THE LIBERALIZED INDIAN ECONOMY

Indian banking industry has been going phase through rapid changes about by financial sector reforms which are being implemented phased manner. The year 1992-93 was marked by another historical phase in the development of banking in the country. Implementation of the financial sector reforms on the lines suggested by Narasimhan committee in phased manner has already made the Indian banks to reorients their operations to manage the challenges which are full of challenges.

## **NEW CHALLENGES OF ENTREPRENEURSHIP DEVELOPMENT IN INDIA**

In India in most developing countries, only a fraction of new jobs can be employed in agriculture. Due to scarcity of capital in industry, it is not possible to create new jobs equal to the increase of unemployment. The government of India has taken many steps to solve the problem of unemployment. An entrepreneur has to face many crises during the life time of his business like that cash crises, leadership crises, prosperity crises, financial crises. There is a great need of solve this many type problem.

If an analysis is to be made to identify the structure of entrepreneurship development in the country, then it may be revealed in 'the Entrepreneurship 'Pyramid' in India (in terms of sectors and numbers of people engaged) which is made up of the following:



**Note:** Area of the pyramid section represent weight of that sector.

Where

Level 1: Agriculture and other activities: Crop production, Plantation, Forestry, Livestock, Fishing, Mining and Quarrying.

Level 2: Trading services: Wholesale and Retail trade, Hotels and Restaurants.

Level 3: Old economy or traditional sectors: Manufacturing, Electricity, Gas and Water supply.

Level 4: Emerging sectors (including knowledge intensive sectors): IT, Finance, Insurance and Business services, Construction, Community, Social & Personal Services, Supply Chain, Transport-Storage-Communications etc.'9

These sectors have potential to develop as new centre and hubs of entrepreneurship development but government, financial institutions support is primary requirement in this activity.

#### IMPACT OF GOVERNMENT POLICIES ON ENTREPRENEURSHIP DEVELOPMENT IN INDIA

The government of India has been planning various schemes and policies to develop the favorable environment for the new entrepreneurs in India from time to time. The result of these economic policy interventions is very favorable. Liberalization in Indian industry has given a big boost to new entrepreneurship by various rules. By globalization of business, there are better prospects for Indian entrepreneurs to expend their business in the international market. Multinational companies will require a large number of units for their operation which will provide the opportunities to the new entrepreneurs. Government of India has initiated many programmes for this purpose and major focus has been in the field of small and medium level industries where entrepreneurship is being mainly emphasized. 'World over, Micro and Small Enterprises (MSEs) are recognized as an important constituent of the national economies, contributing significantly to employment expansion and poverty alleviation. Recognizing the importance of micro and small enterprises, which constitute an important segment of Indian economy in terms of their contribution to country's industrial production, exports, employment and creation of entrepreneurial base, the Central and state Governments have been implementing several schemes and programmes for promotion and development of these enterprises. Among the six basic principles of governance underlying the National Common Minimum Programme (NCMP) of the Government, "sustained economic growth in a manner that generates employment" has a pride place. The NCMP also describes the MSEs as "the most employment-intensive segment".

#### CONCLUSION

The economic reform of Indian government has given new turn to the development of new entrepreneurship. The globalization and opening up the economy and liberalization policy has the scope of entrepreneurship in domestic market as well as International market. In order to develop the Indian economy in the modern world it is very essential to promote the concept of self-employment rather than the wage employment. In addition to the various schemes having been planned by the Government, its implementation in true spirit need further deliberation. On the part of executive organization and various other institutions, there may be the requirement of separate private government organization to deal with the entrepreneurship development moment in India.

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