

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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**RURAL ENTREPRENEURSHIP: A STUDY OF DISTRICT ALMORA, UTTRAKHAND**

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**ABSTRACT**

*Entrepreneurs are driven to achieve success in their business along with the qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, decision maker & most important is to implement all these qualities into the work. There are ample opportunities in the state of Uttarakhand for entrepreneur. There are several examples of successful entrepreneur in this region who set the examples for aspiring entrepreneur. They started their enterprise with very small unit and set the story of success. In spite of facing obstacles especially in hilly region they move ahead with ambition and desire to get success. Successful entrepreneur takes obstacles as a challenges and come out with success. This research paper is focus on the existing enterprises, challenges, and the prospects available in the district.*

**KEYWORDS**

entrepreneur, entrepreneurship, success of entrepreneurs, economic development.

**INTRODUCTION**

Rural entrepreneurship is generally defined as the entrepreneurship which emerges in rural areas. It takes place in variety of field like agriculture (allied areas like fisheries, apiculture, sericulture, dairy, etc) business and industries. Rural entrepreneurship plays very important role in economic development. It improves the standard of living of people, solve the problem of unemployment and underemployment, enhance balance regional development, and provide check on migration from rural areas to urban areas. Rural population depends on agriculture thus the focus of rural entrepreneurship is on non-agricultural sector. (such as candle making, knitting, food processing, catering tourist and textile designing etc.).

**OBJECTIVE OF THE STUDY**

- To study about the existing enterprises in the district.
- To know the importance of rural entrepreneurship.
- To study the problems of rural entrepreneurship
- To provide suggestions for development of rural entrepreneurship in the district.

**RESEARCH METHODOLOGY**

Both primary and secondary data are collected for the study. Primary data have been collected through observation. The secondary data are collected through various sources such as website, journals, newspaper, magazines, books, publication etc. The present Study is descriptive in nature.

**IMPORTANCE OF THE STUDY**

Rural entrepreneurship implies the entrepreneurship which emerges in rural areas which means to setting up the industries in rural areas. There are several examples of successful entrepreneur in the district. To ensure the optimum utilization of all the available resources diversification of resources from agriculture to non-agriculture sectors are important such as catering tourist, blacksmith, copper smith, gold smith, carpentry, candle making, honey production, food processing, textile designing etc. Migration from rural areas to urban areas can be checked by providing employment in rural areas. Economic development of India is only possible when all the available resources are use whether it is natural, material and human resources.

**ROLE OF RURAL ENTREPRENEURSHIP**

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. Entrepreneur has the qualities to scan, analyse and identify the opportunities in the environment. With their qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, and decision maker they transform opportunities into business. Rural entrepreneurship plays important role in economic development of country in the following ways:

**CAPITAL FORMATION**

By investing their idle saving in business venture they form the capital. Again the savings are invested giving a multiplier effect to the process of capital formation. By placing successful business proposition, they are able to get private investment.

**GENERATE EMPLOYMENT**

Entrepreneurs not only generate the employment for themselves but they also provide employment to other people in the area which in turn reduce the problem of unemployment and underemployment. It also keeps check on migration from rural to urban areas. Migration of people from rural to urban area for searching the employment is the biggest problem of the state.

**UTILIZATION OF RESOURCES**

Entrepreneurs utilize the resources available in the local area and ensure the optimum utilization. By utilizing the local resources in the area they eliminate the wastage of resources.

**BALANCED REGIONAL DEVELOPMENT**

By setting up their business at remote areas they promote the development of that area which reduces the concentration of business or industries in particular areas. 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. Several industries have been setting up their plant in Pantnagar, Uttarakhand to promote the development of area.

**IMPROVEMENT IN STANDARD OF LIVING**

Entrepreneurs generate the employment for people which increase their income and purchasing power. People spent more on goods and services. Due to entrepreneurial activities people understand the importance of education which ultimately improves the literacy rate of that area.



**PROMOTION OF INDIGENOUS AND ARTISTIC ACTIVITIES**

Rural entrepreneurship promotes and protects the indigenous and artistic activities of that area such as in the district entrepreneurs come up with different forms of Aipan, (a art perform by utilizing red and white paint on floor and chauki) and chunni (special chunni wear by women to cover up their head in wedding). The district has traditional artisans including Tamtas (copper smith) popular for handmade utensils, gold smith and other artisans making useful household items out of bamboo and other selected commercial wood.

**INCREASE IN PER CAPITA INCOME**

Rural entrepreneurs utilize local resources like land, labour, capital and human resource and produces goods and services resulting in increase in nation income. Increase in national income is the indicator of increase net national product and per capita income of that country.

**EARNING FOREIGN EXCHANGE**

Rural entrepreneurs play important role in earning foreign exchange through export. They also produce import substitution which reduces the dependency of nation on foreign country.

**EQUAL DISTRIBUTION OF ECONOMIC POWER**

Monopolies of economic power can be dispersing through promoting entrepreneurship among peoples. Rural entrepreneurship promotes the industrial activities among rural peoples which disperse the monopolies of economic power in few hands.

**BENEFITS OF RURAL ENTREPRENEURSHIP****GENERATE EMPLOYMENT**

Rural entrepreneurship reduces the problem of unemployment and underemployment. Several youth and women are employed by dairy business, food processing industries, textile industries, utensils making, arts and designing industries etc. by the entrepreneurs in the district.

**BALANCED REGIONAL DEVELOPMENT**

Rural entrepreneurship promotes setting up the industries in remote areas which dispel the concentration of industries in urban areas.

**UTILIZATION OF RESOURCES**

Rural entrepreneur utilizes the resources that are locally available thus ensure the utilization of resources.

**CHECK ON MIGRATION**

Rural entrepreneurs provide employment to rural peoples at their door step and thus keep check on migration of people from rural areas to urban areas.

**CHECK ON SOCIAL EVILS**

Rural entrepreneurship keeps check on social evils such as poverty, pollution and growth of slums in urban areas.

**PROMOTION AND PROTECTION OF ARTISTIC ACTIVITIES**

Rural entrepreneurship promotes and protects the artistic activities through handicrafts and art and thus preserves the heritage of the country.

**IMPROVED STANDARD OF LIVING**

Rural entrepreneurship improves the standard of living of rural peoples. It increases the literacy rate of people, thus improve the standard of living.

**CHALLENGES FACED BY RURAL ENTREPRENEURS**

Every kind of business has its unique problems. There are various kinds of challenges faced by rural entrepreneur in district.

**FINANCIAL PROBLEMS**

One of the major problems faced by rural entrepreneur is paucity of fund. They are unable to get external fund due to lack of credit facilities. The procedure to avail the facility of loan is also very long and time consuming and disappoint the entrepreneurs.

**MARKETING PROBLEMS**

One of the major problems in the district is transportation. Entrepreneurs bear high cost to deliver the product at the destination. Due to paucity of fund they are unable to advertise their product and compete with giant companies. They are also facing storage problem and store the product in open spaces or in a container. People use vessels and drum to store the agriculture produce.

**HUMAN RESOURCE PROBLEM**

It is very difficult to get skilled labour or manpower in rural areas though the rural enterprises are labour intensive.

**TECHNOLOGICAL PROBLEMS**

Rural enterprises suffer the problems of advanced technology. They use obsolete technology and face high cost of production and unable to compete with giant companies.

**POOR INFRASTRUCTURAL FACILITIES**

Rural areas are characterized by poor infrastructural facilities viz road, water, electricity, communication and transportation which demotivate the rural entrepreneurs. People's walks several miles to sell their farm produce in the district.

**LACK OF KNOWLEDGE**

Due to lack of knowledge rural entrepreneurs are unable to grab the available opportunities. Educated and trained youth leave the rural areas for urban destination. Most of the youth in India lack the enterprising skill they prefer to go for job to avoid fear and loss of their savings.

**ADVERSE SOCIAL, CULTURAL AND INDUSTRIAL ENVIRONMENT**

Social evils, cast system, religious superstitions, do not allow people to become entrepreneurs.

**LOW QUALITY PRODUCT**

Rural entrepreneur cannot produce quality product due to poor quality of raw material and standardized tool.

**SUGGESTIONS**

- Financial assistance should be provided by the government to promote rural entrepreneurship.
- Adequate and timely assistance with easy procedure should be provided by the financial institution and banks.
- Training and awareness programme should be conducted by government to generate entrepreneurial qualities among entrepreneurs.
- Proper infrastructural facilities such as road, water, electricity etc. must be provided by the government.
- Young educated youth should be motivated to come forward for village development.
- To modernize their technology adequate fund should be provided.
- Industrial co-operative can be set up to market rural products. These co-operative reduce the cost of middle man and advertise their products.

**CONCLUSION**

Rural industries play very important role in economic development of India particularly in rural economy. These industries provide not only the solution of unemployment but also keep check on migration, social evils, economic disparity and backwardness. It works as a catalyst for rural development. It improves standard of living of peoples. Therefore, government need to give more stress on rural entrepreneurship, upgrade the skill of artisans and give them exposure to outside market without middleman, and provide all the possible assistance, training and motivation to rural youth.

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