

**A STUDY OF RURAL ENTREPRENEURSHIP
IN THE KHUNTI DISTRICT OF JHARKHAND THROUGH THE MUKHYA
MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA**

Dissertation Submitted to



The IIHMR University, Jaipur

for the partial fulfillment for the award of the degree of

Master of Business Administration (MBA)

in

Rural Management

By

Sidhant Raj

Under the Supervision and Guidance of

MR. Laxman Swaroop Sharma

2022

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DECLARATION

I hereby declare that this dissertation is a true and proper record of my original research work entitled, **A Study of Rural Entrepreneurship in the Khunti district of Jharkhand through the Mukhyya Mantri Anusuchit Jan Jati Gram Vikas Yojna**. In accordance with the provisions of the law, this document has not been submitted for award of a degree or diploma to any university or institution. The text contains information that was derived from published or unpublished works of others with appropriate acknowledgement.



(Signature)

Sidhant Raj

19-06-2022

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This is to certify that Sidhant Raj IIHMR-U/03/2020-22/0089 2nd year section RM-09 (2020-22) in partial fulfillment of the requirements for the award of the degree of MBA (Rural Management) from the IIHMR University, Jaipur has successfully completed his internship at South Vihar Welfare Society for Tribal during March 21, 2022 to June 18 2022.

Place: Ranchi, Jharkhand

Date: 18th June 2022



Soumi Dutta
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Regional Intervention Zones : Jharkhand, Chhatisgarh, Odisha, West Bengal, Uttar Pradesh, Bihar, Assam

Certificate from Faculty Guide and School Dean

CERTIFICATE

This is to certify that dissertation titled **“A STUDY OF RURAL ENTREPRENEURSHIP IN THE KHUNTI DISTRICT OF JHARKHAND THROUGH THE MUKHYA MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA”** is a record of the research work undertaken by **Sidhant Raj** in partial fulfillment of the requirements for the award of the degree of MBA Rural Management from the IIHMR University, Jaipur under my guidance and supervision and his/her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide
IIHMR University, Jaipur

Date 05-07-2022

School Dean
IIHMR University, Jaipur

Date 05-07-2022

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To begin with, I would like to thank God. During the process of drafting this dissertation, I realized how true it is for me to be gifted with this gift. Through your belief in my passion, you have empowered me to follow my dreams. It would not have been possible for me to accomplish this without the faith I have in you, Almighty God.

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Sidhant Raj

MBA- RM

2020-2022

DEDICATION

I dedicate this Dissertation to my (Late) Great Grandfather Visheshwar Bhagat, who taught me don't hesitate to lend a helping hand. No matter how many people you have in your life. Every individual should make an effort to contribute to humanity.

My heartfelt thanks are extended to my loving parents. A special thanks is extended to my father who guided me in all my endeavors. As well as being dedicated to my mother, I would also like to thank her for teaching me that even the most difficult tasks can be accomplished if they are taken one step at a time.

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Dedicated to all the people who have touched my heart throughout my life, this work is dedicated to them.

A STUDY OF RURAL ENTREPRENEURSHIP IN THE KHUNTI DISTRICT OF JHARKHAND THROUGH THE MUKHYA MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA.

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Abstract

Background: There are primarily rural areas in the Khunti District. In rural areas, the high incidence of migration has been largely attributed to rural unemployment, in addition to the absence of other options for livelihoods aside from agriculture. The government of Jharkhand launched the MMAJGVY program in 2015 to promote entrepreneurship and reduce migration by offering employment options to educated youth and local women. Traditional, small-scale businesses in rural areas face challenges in adapting to an increasingly globalized environment. 'Obstacles in rural entrepreneurship contribute to the unbalanced development of the region. This study examined the nature of entrepreneurship practices, as well as the challenges they face, and provided recommendations for overcoming these challenges. Examined the future development of sustainable entrepreneurial opportunities in rural areas as alternative to making a living for the rural population.

Methods: The data for this study were collected through the use of a semi structured questionnaire. A survey of 100 respondents examined socio-economic background, entrepreneurship practices, the challenges entrepreneurs face, and recommendations, as well as exploring various sectors for entrepreneurship development. Microsoft Excel is used to calculate the percentages, create graphs based on and analyze and interpret the data in the study from the questionnaire interviews.

Major Findings: The majority of entrepreneurs are young, and women are more in number to operate and own their respective businesses. Among a hundred entrepreneurs, 90% have small or micro business and only 10% have agriculture enterprises. There are both social and financial constraints, and the government should provide customized training programs in order to reduce social constraints. In order to address the financial constraints, the government can link them with formal financing institutions so that they may obtain funds easily and at cheaper rates. There is a high potential for the development of rural tourism to boom the regional economy, according to the findings of the study.

Conclusion: It is wonderful to see people engaging in a range of entrepreneurial endeavors in the rural communities of Khunti. Jharkhand's program (MMAJGVY) to promote rural entrepreneurship isn't just about opening up businesses and making a small profit; it's also about creating a sustainable employment opportunity. To accomplish this, it should continue to offer training programs on a regular basis. This will enable it to support entrepreneurs and enable them to overcome the difficulties they face in the development of their business. Taking into account the low population density in the khunti area, people are already active in micro and small businesses. This study explored other employment opportunities for the rural population. This study suggests that there are many untapped potentials for promoting rural entrepreneurship within the context of rural tourism in Khunti. A government should involve local entrepreneurs in developing strategies for the development of rural tourism so that the project can be executed more effectively and be more sustainable.

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ABBREVIATIONS

MMAJJGVY	-	Mukhiya Mantri Anusuchit Jan Jati Gram Vikas Yojna
NSS	-	National Sample Survey
NSSO	-	National Sample Survey Office
MSME	-	Micro Small and Medium Enterprises

CHAPTER 1

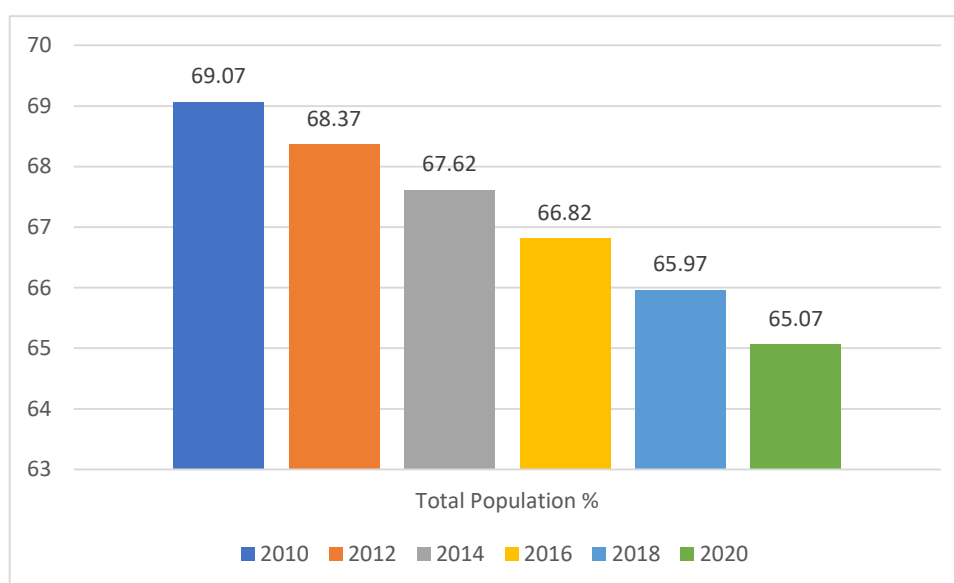
INTRODUCTION

In India, mass production is not the answer to poverty, but mass production by the masses.

-Mahatma Gandhi Ji

Mahatma Gandhi believed that the true spirit of India lives in the rural areas. In the country, 65 percent of the population lives in rural areas and 75% of the workforce is still dependent on agriculture for its livelihood. The agricultural sector in India and its related products is a major source of livelihood for rural residents, because of the limited land availability in the sector, it is not able to absorb the labor force. As a result, migration occurs when employment opportunities are not available or when livelihoods are threatened. In order to solve rural unemployment, rural industries must be developed. The growth and development of rural economies are essential for the development of the nation as a whole.

Figure1.1
Status of Indian Population Declining in Rural Areas



The population of rural areas has decreased, as shown in the above figure, indicating a population shift to urban areas. In India today, migration in quest of a living is a harsh reality. Migration has become a crucial survival strategy for a sizeable portion of the poor due to the poor livelihood possibilities in backward, hilly, tribal, desert, drought-prone, rain-fed, flood-affected, high-density, or conflict-affected areas of the country. The livelihood of almost 100 million Indians depends on seasonal migration. The majority of these migrants work in the unorganised sector, which is unprotected by social security and the law.

Government officials and social scientists in India have been quite concerned about how the tribal community is developing. According to the Expert Committee on Tribal Health's study, the majority of India's 104 million tribal people reside in ten states in the northeast. In India, the tribal population is almost entirely confined to rural areas. More than half of the residents are from tribes in a total of 90 districts, or 809 blocks, making up around 45% of all scheduled tribes in the nation. We can infer that 809 tribal majority blocks only include about 55% of the total tribal population. The Gonds, Bhils (or Bheels), Santhal, Munda, Khasi, Garo, Angami, Bhutia, Chenchu, Kodaba, and the Great Andamanese Tribes are among the Indian tribal groups. According to the 2011 census, the Bhil tribal group is the largest among all of these tribes in India.

The tribal people have shifted more and more in recent years from being cultivators to agricultural labourers. The percentage of cultivators among the ST population declined by more than 10% between Census 2001 and 2011. The percentage of agricultural labourers, on the other hand, climbed by 9%. According to estimates, 3.5 million indigenous members quit agriculture and associated fields in the past ten years to work in the unorganised sector of the economy. The number of Scheduled Tribes employed as contract labourers in the construction sector and as domestic workers in big cities has also increased as a result of forced migration and displacement. Currently, manual labour is necessary to support one out of every two tribal households.

The way of life of a tribal person is impacted by the ecology and harmonious with the natural world. Being fundamentally ecosystem people, indigenous peoples' cultures vary greatly across the nation, reflecting the variety of available natural resources. The majority of the country's indigenous communities reside in less developed areas. These areas lack appropriate access to essential services, such as education, career opportunities, and inexpensive health care, are sparsely populated, and they are geographically isolated. Most tribal communities are located in hilly, forested settings. In these places, the population density is minimal. These explanations explain why development organisations frequently neglect to provide essential infrastructure in tribal communities, including drinking water, roads, communications, healthcare, and other services.

The people of the past grasped the vision of opportunity and excelled in their lives through encouraging entrepreneurial abilities. In India, entrepreneurship has a long history. Since the people have coexisted, products have had to be transferred in order to satisfy their needs and desires. According to others, the Barter system served as the foundation of the society and ensured that the enormous population had a comfortable standard of living. Through the usage of this method, people were able to share their wealth with others and unintentionally create their own jobs.

Rural entrepreneurial endeavours like Sweet shops, Tailor, electronics, salon, cosmetics, two- and four-wheeler mechanic, fruit and juice store, and TV, radio, and mobile mechanic, pottery, minor stores, tailoring, tea shops, electrical/plumbing, Street vending (including paappad, Pickles, children's snacks, and entrepreneur-oriented fancy things) and curd, buttermilk, and ghee, as well as seasonal goods like ice cream, fruits, and buttermilk are all examples of this. This environment was naturally established, especially in rural areas where it was necessary to integrate numerous ongoing self-employment generation activities adequately. Rural areas can

support a wide variety of enterprises with relatively little capital. As a result, they can support their families while yet maintaining a regular and satisfying standard of living.

MUKHIYA MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA

Honourable CM Raghubar das Ji launched the scheme in August 2015. It was one of the schemes in Jharkhand to promote rural entrepreneurship. For the development of tribal-dominated villages in the state, the government started **MUKHIYA MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA**. These villages will be developed by linking them with educational, social, economic, cultural, health, and other development schemes. Village Gram Sabha has to select one women's self-help group in each village. After assessing the social, economic, and geographical condition of the village, a business will be chosen that can generate employment for the local tribal community. The welfare department provides training to women's self-help groups and Youths through voluntary organizations. The Gram Sabha must select 5 educated unemployed youths and girls with matriculation passes for self-employment. The government (welfare department) provides up to 2 lakh rupees in grant funding to assist in the start-up of businesses.

RESEARCH PROBLEM

The high rate of migration in rural Khunti districts has been mostly linked to rural unemployment as well as the lack of alternatives to agriculture as a source of income. From the Khunti district of Jharkhand, they are deciding to relocate to cities like Kolkata, Patna, Mumbai, Delhi, Bangalore, Chennai, etc. Rural people who wish to start their own business face a number of challenges, including a lack of funds and raw materials. People from marginalized groups face unique challenges, including illiteracy, a fear of risk, and a lack of experience and training. A number of government initiatives, like MMAJGVY, make an effort to promote entrepreneurship among rural communities. This allows people to become self-sufficient and have other sources of income.

In India, rural entrepreneurs play a crucial role in the development of the farm-based and non-farm-based sectors. A simple statement such as "rural entrepreneurs contribute significantly to the country's economic development" is insufficient. In rural areas, small, traditional businesses face difficulties adapting to an increasingly globalized environment. There is a need to understand both the challenges they face and the entrepreneurial practices in rural areas. This will enable us to provide recommendations for ways to cope with the challenges. As well as explore opportunities for sustainable rural entrepreneurship, rural areas do not have sustainable employment opportunities.

PURPOSE OF THE STUDY

Efforts are being made to reduce migration and improve employment opportunities for rural communities and educated youths in rural areas. Since the implementation of the MMAJGVY Program in Jharkhand, no study has been conducted to study rural entrepreneurship to identify the challenges being faced by rural entrepreneurs and entrepreneurship practices. Using the MUKHIYA MANTRI ANUSUCHIT JAN JATI GRAM VIKAS YOJNA, we examine rural entrepreneurship in order to identify the nature of entrepreneurship practices and the socio-economic background of the entrepreneurs and challenges they face. Examine the future development of Sustainable entrepreneurial opportunities in rural areas as alternatives to making a living for the rural population. We then formulate recommendations based findings of the study.

OBJECTIVES OF THE STUDY

1. Identify nature of entrepreneurship practices.
2. Identify the socioeconomic background of the entrepreneurs under study.
3. To determine the key problems that entrepreneurs face and provide recommendations.
4. Exploring various sectors for entrepreneurship development.

LIMITATIONS OF THE STUDY

1. An analysis of primary data has been done in this paper, and the study is based on the available information provided by the respondents.
2. Researchers were unable to obtain all of the information was seeking from the respondents.
3. Only the perspective of the entrepreneur concerned was used to collect the data required for the study.
4. The study is limited to 100 respondents.
5. This research has been conducted in Khunti District, and individuals residing outside of Khunti District is not considered for participation in this study.

ORGANIZATION OF THE REPORT

CHAPTER NUMBER 1- INTRODUCTION

CHAPTER NUMBER 2- LITERATURE REVIEW

CHAPTER NUMBER 3- THE STUDY AREA PROFILE

CHAPTER NUMBER 4- RESEARCH METHODOLOGY

CHAPTER NUMBER 5- ANALYSIS OF DATA

CHAPTER NUMBER 6- FINDINGS AND RECOMMENDATIONS

CHAPTER –2

LITERATURE REVIEW

Author (Year)	Study Location	Sample Size	Sampling Techniques	Salient Features
H. Bhuvaneswari, Dr. S. Raju (2014)	India (Tamil Nadu, Sivaganga District)	Secondary Source	Desk Study	The primary topics covered in this study are rural entrepreneurship's functions, needs, issues, and solutions. There are many problems that entrepreneurs face in this study, such as lack of electricity, lack of infrastructure, and lack of road facilities. The youth in rural India need to receive extensive training. It is necessary to put together a committed team to pursue training in rural entrepreneurship in accordance with the integrated rural development program.
Saud Ilahi (2019)	India	Secondary Source	Desk Study	Based on a review of the results of the NSS 73rd Round of NSSO, connected to the rural sector, the current study offers a comprehensive assessment of rural entrepreneurship in India. It considers the state of rural entrepreneurship, plans for its growth, government initiatives to restore traditional industries following demonetization, as well as issues with rural entrepreneurship. Despite the fact that entrepreneurial activities

				have increased in rural areas with time, they are still far less numerous than in urban areas. Recent data shows that 51% of Micro, Small, and Medium Enterprises are owned by rural entrepreneurs, and the majority of these are microscale enterprises. Since independence, the government has attempted to develop and support rural entrepreneurship through a variety of policies and schemes, but these efforts have not succeeded. In order to achieve the desired results in rural areas, the government must evaluate its rural entrepreneurship development schemes and programs. A number of problems related to rural entrepreneurship are also discussed in this study, such as lack of information, a shortage of raw materials, and poor quality of products.
Dr. Sonal Jain (2021)	India (Jharkhand)	Secondary Source	Desk Study	The purpose of the study is to identify women entrepreneurs and the major problems they face. It also aims to provide women with equal access to participation and decision-making processes in social, political, and economic life. The government-sponsored development efforts have only benefited a tiny group of women, namely the urban middle class women, hence the

				Jharkhand women are far behind in taking use of this chance. In India, women make up almost 45% of the population. Despite all of these obstacles, there are successful female business owners. After examining the operation and effectiveness of the various governmental and non-governmental Institutions working for the welfare of women in the state, the active programs and their successes, and the various social, economic, and health indicators, one comes to the conclusion that Jharkhand needs to travel a long, arduous path toward the development of women entrepreneurs.
Dr. Suyog A. Amrutrao (2019)	India	Secondary Source	Desk Study	The goal of this study's completion is to describe the current state of rural entrepreneurship. a lot of obstacles, according to a researcher, rural entrepreneurship difficulties including a lack of amenities, a lack of lack of financial means, entrepreneurial education, and so forth.
V. Nandhakumar (2018)	India (Coimbatore)	Secondary Source	Desk study	Rural entrepreneurs, particularly in our countries, play a critical role in the national economy. Data is obtained from secondary sources in order to learn about different sorts of entrepreneurs and the issues they confront during the start-up phase. As a result, rural entrepreneurs are significant not just as a

				source of employment in rural areas, but also as a means of reducing poverty, reducing migration, balancing the economy, preventing unemployment, and resulting in development in rural areas and backward regions.
Mr. ABHIJITH L J (2021)	India	Secondary Data	Desk study	The existing research is based on secondary data that has been analysed. Simple growth rates and percentages are utilized as statistical and mathematical tools. According to the MSME annual reports, the rural sector is growing significantly, with the growth of 10.06 % in production in 2011-2012 to 17.20 % in 2020-2021 and sales of 3.82 % in 2011-2012 to 19.65 % in 2020-2021. Employment in village industries has grown over time, going from 108.65 lakh craftspeople in 2011-12 to 154.12 lakh artisans in 2020-21. But the pace of employment growth each year is falling, from 4.97 percent in 2012-13 to 4.30 percent in 2020-21. Rural business owners are essential to the growth of their communities' economies. They deal with a variety of problems in their line of work every day. Every entrepreneur faces their own unique problems. The main challenges faced by rural enterprises are a lack of technical understanding,

				management concerns, and a shortage of skilled workers.
Shailendra kumar (2020)	India	Secondary Source	Desk Study	The goal of the current study is to highlight the importance of rural entrepreneurs in today's difficult and demanding environment. The study's focus will be on improving the rural entrepreneurship eco-system and rural entrepreneurship, and it will solely be based on secondary data. NGOs and the government should develop training programs and ongoing support systems that offer all the help needed to encourage our kids to pursue entrepreneurship as a career. It would be difficult to address the issues of unemployment, migration, economic inequality between the rich and the poor, rural backwardness, and national poverty without rural industrialization.
Dr. Sanjeeb Hazarika (2018)	India (Sonitpur, Assam)	60 Entrepreneurs	Randomly selected for the questionnaire	Even though the majority of people in Assam reside in rural regions, it has been shown that they lack business skills. The purpose of this essay is to investigate the performance and issues experienced by rural business owners in Assam's Sonitpur area. The results of the study suggest that entrepreneurs face difficulty in obtaining loans and that entrepreneurs play a vital

				role in the development of micro enterprises without government assistance.
I.SATHYA (2019)	India	Secondary source	Desk Study	The study also makes an effort to identify the obstacles and issues that rural entrepreneurship may face. It also seeks to focus on the main issues that business owners confront, particularly in the area of marketing their products, as well as other essential amenities like water supply, electricity availability, transportation options, needed energy, and financial amenities. Suggestions shared in the context of the problems shared above for the Young people in rural areas can be inspired to pursue entrepreneurship as a career. Additionally, there should be well-regulated, effective marketplaces, and governments should support these efforts. To support rural entrepreneurs, standards and grading should be encouraged. Promotional efforts should also be improved. The government ought to offer NGO's complete support as well. In the current environment, studying entrepreneurship aids business owners in meeting both their personal demands and the financial needs of new companies. Rural entrepreneurship plays a significant role in economic growth by acting as a major link between

				innovation and the market, which has the added benefit of raising national income by generating new jobs.
Sujata Kumari, Vandana Kaushik, Neeta Lodha (2010)	India (Jhunjhunu District, Rajasthan)	30 Women entrepreneurs and 30 Non-Women entrepreneurs	Randomly selected for the Interview Schedule	The goal of the study was to examine the issues faced by rural women business owners. It involved 60 rural women from Rajasthan, half of whom were involved in entrepreneurship and half of whom were not. Data from women was gathered using the interview method. Information on the issues facing entrepreneurs was gathered and examined. According to the study's findings, rural women entrepreneurs in rural regions had severe issues with a lack of a supportive network, money issues, and marketing issues. This made other women less likely to start their own businesses.

RESEARCH GAP

Literature reviews have indicated that studies on rural entrepreneurship have been limited and methodological gaps remain. An analysis of the literature was conducted based on a desk study and secondary sources. Therefore, for this research study entitled 'A study of rural entrepreneurship through MMAJJGVY,' primary data is collected through a structured questionnaire to meet the objectives of this study.

CHAPTER-3

THE STUDY AREA PROFILE

As a result of the division of Bihar into Jharkhand in 2000, Jharkhand is a state in India with twenty-four administrative districts, a large tribal population has historically inhabited the state. In fact, the tribal population of Jharkhand is well known for several reasons other than its demographic significance. Several states share the boundary with Jharkhand, including West Bengal (east), Uttar Pradesh (northwest), Odisha (south), and Bihar (north). With regard to both land and population, it is the fourteenth-largest state overall. Jharkhand's official language is Hindi. The sub-capital of the state is Dumka, and the state's capital is Ranchi. In particular, Baba Dham, Parasnath Mandir, Dewri Mandir, and Rajrappa Temple are among the state most well-known holy sites, waterfalls, and hills.

There is an abundance of natural resources in the State including coal, iron, and a variety of other minerals. A number of iron and steel industries have been established in the state due to its proximity to rich mines. It should be noted that despite these efforts at industrialization, the state's residents are not in a particularly favorable position, as several indicators of human development rank the state near the bottom in India. Due to the region's abundance of coal and iron ore reserves, regions like Jamshedpur, Dhanbad, Bokaro, and Ranchi have high levels of industry.

The agricultural sector supports Jharkhand's economy and about 75% of the state's population dependent on this sector. Paddy, wheat, maize, legumes, Root vegetables (potatoes), and vegetables including tomato, carrot, cabbage, brinjal, pumpkin, and papaya are among the many crops farmed in Jharkhand.

Figure 3.1

Map of India, there is a representation of the state of Jharkhand, as well as the district of Khunti in Jharkhand

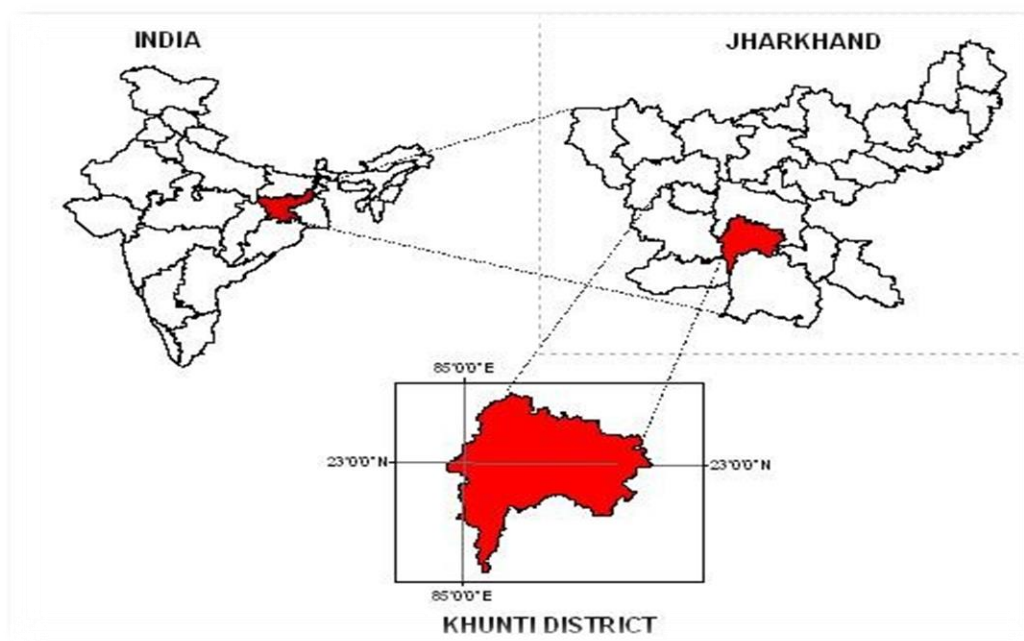


Table 3.1

Jharkhand Rural Population (2011)

Description	Rural	Urban
Population %	75.95%	24.05%
Total Population	25,055,073	7,933,061

In Jharkhand, the above table indicates that 75% of the population lives in rural areas.

DISTRICT PROFILE

In the study profile, several aspects and unique features of the KHUNTI District are presented. Hence, it will shed light on the geographical, natural, social, economic, and demographic aspects of the area.

Figure 3.2

Different blocks are shown on the district map of Khunti



INTRODUCTION

Khunti is characterized by hills, hillocks, and jungle (jungles/forests). On 12.9.07, Khunti district, which had previously been a division of Ranchi district, was established as Jharkhand's 23rd district. Khunti is a brand-new district that was added to the South Chota Nagpur Commission on September 12, 2007. There are six blocks in the district of Khunti, which is approximately 40 km in length. This district is located to the south of Ranchi, the state capital.

Table 3.2

Administrative structures in Khunti District

Blocks	6
Villages	768
Village Panchayats	86
Urban local bodies	1

Table 3.3

District Abstract				
1.	Area	:	2467 Sq kilometers	
2.	Population	:	5,31,885 (Census 2011)	
			Male	Female
			2,67,525	2,64,360
3.	Rural Population	:	486,903	
4.	No. of Blocks	:	6 – karra, Torpa, Rania, Murhu, Khunti, Arki	
5.	No. of Sub Divisions	:	1 – Khunti	
6.	No. of Villages	:	768	
7.	No. of Panchayat	:	86	
8.	No. of Parliamentary Constituency	:	1 – Khunti	
9.	No. of Assembly Constituency	:	2 – Torpa, Khunti	

10.	Schedule Tribe Population	:	389,626 (tribal populations are very concentrated)
11.	Among the most populous tribes (as per the 2011 Census)	:	Munda, Patars, Oraon, Dhangars, Lohras, Chik Baraik, and Mahli. The Bhumij, Banjara, Chero, Khond, and Kol were further lesser groups.
12.	Density	:	215 per square kilometer
13.	Languages	:	Hindi, Nagpuri, Mundari
14.	Boundaries	:	The district of Khunti shares its borders with the districts of Gumla to the west, Ranchi to the north, and West Singhbhum to the south.
15.	Forest Area	:	This area is estimated at 987 square kilometers. Approximately 40% of the total area is covered by forests.
16.	Non-Agricultural Area	:	50 square Kilometers
17.	Barren Land	:	173 square kilometers
18.	Agriculture land, including irrigated land	:	It is estimated 50% of the district's area.
19.	Minerals	:	Stone, and Brick clay
20.	Festivals	:	Jadur, Lasur and Gena

ECONOMY

The majority of the population in the Khunti sub-division is tribal, and their livelihood depends upon agriculture and the forest. Due to small land holdings, people are unable to cultivate crops on a large scale, as well as have inadequate irrigation facilities. People are now choosing to become agricultural workers instead of doing their own farming in order to sustain their lives. Many families have had to migrate from their own villages due to a lack of food security on the land.

- Khunti district industrial scene: registered industrial unit 63, registered medium & large unit 1, and Estimated average number of daily workers employed in small businesses is four and there is minimal employment in large and medium businesses.
- Major Exportable Item: - Lac.

Information regarding micro-and small enterprises and artisan units in the district are as follows:

1. Repairing & servicing
2. Engineering units and Others.

As part of this study, below is a list of entrepreneurs who received grant support funds through MMAAJGVY. This list of entrepreneurs was compiled from data available from primary sources.

Table 3.4

List of 100 Respondents

Sl. No	Name of the Beneficiary	Trade	Village and Block Name
1.	Monica Tuti	Stationary	Rabangdaag, Khunti
2.	Jayshree Singh Munda	Cosmetic Shop	Remta, Khunti
3.	Naini Hassa	Sewing Shop	Hakaduba, Khunti
4.	Shalu Kumari	Sewing Shop	Korra, Khunti
5.	Sanika Munda	Cosmetic Shop	Korra, Khunti
6.	Mesan Mundu	General Store	Barudih, Khunti
7.	Devki Kumari	Sewing Shop	Kurkutta, Khunti
8.	Laippo Pahan	General Store	Bongamad, Khunti
9.	Durga Munda	Dress Shop	Bongamad, Khunti
10.	Sundar Munda	General Store	Habuidih, Khunti
11.	Baby Kumari	Studio	Habuidih, Khunti
12.	Chunku Pahan	Bangle Shop	Habuidih, Khunti
13.	Emanti Bodra	General Store	Siyankel, Murhu
14.	Juli Bodra	General Store	Chatradih, Murhu

15.	Namjan Hassa Purty	General Store	Janumpidi, Murhu
16.	Rumul Soy	General Store	Jamra, Murhu
17.	Mathi Bodra	General Store	Siyankel, Murhu
18.	Kolet Hassa Purty	General Store	Jamunpiri, Murhu
19.	Mangra Hassa Purty	General Store	Jamunpiri, Murhu
20.	Soma Orea	General Store	Garay, Murhu
21.	Prabhusahay Soy	General Store	Jamra, Murhu
22.	Emlen Hassa Purty	Sewing Shop	Patradih, Murhu
23.	Sunita Orea	Sewing Shop	Patradih, Murhu
24.	Elisba Hassa Purty	Sewing Shop	Jamunpiri, Murhu
25.	Vinita Nag	Sewing Shop	Rongo, Murhu
26.	Angelina Hassa Purty	Sewing Shop	Garay, Murhu
27.	Monika Purty	Sewing Shop	Otong Ora, Murhu
28.	Vishwashi Purty	Sewing Shop	Otong Ora, Murhu
29.	Sunita Soy	Sewing Shop	Jamra, Murhu
30.	Sanrati Bodra	Sewing Shop	Siyankel, Murhu
31.	Satri Hunni Purty	Cloth Shop	Patradih, Murhu
32.	Eliyasar Hassa Purty	Cloth Shop	Kumhardih, Murhu
33.	Mangra Orea	Cloth Shop	Garay, Murhu
34.	Salen Purty	Cloth Shop	Kotna, Murhu
35.	Sanika Orea	Sports Shop	Garay, Murhu
36.	Mary Bodra	Power Tiller for Agri Business	Chatradih, Murhu
37.	Sanika Munda	Sewing Shop	Gantura, Arki
38.	Mary Birjiniya Sarukad	Stationary Shop	Baruhatu, Arki
39.	Iomba Sarukad	General Store	Barhatu, Arki
40.	Martha Soy	General Store	Baruhatu, Arki
41.	Nandi Mundu	General Store	Dundupiri, Arki
42.	Mora Orea	General Store	Padasu, Arki
43.	Sebeyan Dhan Hembrom	General Store	Kashmar, Arki
44.	Sunita Hembrom	Sewing Shop	Kashmar, Arki
45.	Hanuk Hembrom	General Store	Kashmar, Arki
46.	Sneha Hembrom	Sewing Shop	Kashmar, Arki
47.	Mukut Hembrom	General Store	Kashmar, Arki
48.	Veronica Hans	Garment Shop	Sareyaad, Arki
49.	Salil Kongari	Selling Paddy(DHAN), Tamarind (IMLI)	Patpur; Torpa
50.	Asrita Tiru	Wheat Mill Operator	Patpur; Torpa
51.	Poonam Guriya	Tailor Shop	Ronhe; Torpa
52.	Masidas Guriya	Grocery Store	Ronhe; Torpa

53.	Gulshan Singh Munda	Grocery Shop	Remta, Khunti
54.	Gaurav Tirkey	Mobile Shop	Takra, Khunti
55.	Dilip Tirkey	Mobile & Recharge Center	Takra, Khunti
56.	Anthony Kachchap	Tent House	Takra, Khunti
57.	Prakash Kachchap	General Store	Takra, Khunti
58.	Jaitun Kachchap	Chowmin shop	Takra, Khunti
59.	Amit Kachchap	General Store	Hatudami, Khunti
60.	Ajit Danga	Cosmetic Shop	Hatudami, Khunti
61.	Sanjay Khalkho	General Store	Hatudami, Khunti
62.	Manish Kumar	General Store	Hatudami, Khunti
63.	Binod Nag	General Store	Hatudami, Khunti
64.	Shivshankar Munda	General Store	Korra, Khunti
65.	Hari Singh Munda	Hotel	Korra, Khunti
66.	Tribhuvan Munda	General Store	Korra, Khunti
67.	Sukhlal Mundu	Atta Chakki	Jikilata, Khunti
68.	Sukhram Munda	Dress Shop	Kurkutta, Khunti
69.	Daniel Hassa Purty	General Store	Jamunpiri, Murhu
70.	Amit Topno	General Store	Kumhardih, Murhu
71.	Ananad Masih Topno	General Store	Kumhardih, Murhu
72.	Prabhusahay Soymurum	General Store	Kumhardih, Murhu
73.	Bimal Purty	General Store	Jate, Murhu
74.	Vijay Orey	Cloth Shop	Garay, Murhu
75.	Alexander Bodra	Cloth Shop	Jate, Murhu
76.	Kande Munda	Mobile Repairing	Bongamad, Khunti
77.	Ranjit Mundari	Agri Business	Tumbakel, Murhu
78.	Puran Pramod bodra	General Store cum mill	Siyankel, Murhu
79.	Masih Prakash Purty	Masala Shop	Udburu, Murhu
80.	Shiv Soy	Garment Shop Cum Agri Business	Tusunga, Arki
81.	Balkishor Orey	Holer machine and Agri Business	Selda, Murhu
82.	Jotram Orey	Holer machine and General Store	Selda, Murhu
83.	Francis Bodra	Atta Chakki	Chatradih, Murhu
84.	Sat Junas Kumar Tiru	Garment Shop	Kurunga, Arki
85.	Hanuk Orey	Medical shop	Padasu, Arki
86.	Suleman Orey	Cycle Shop	Padasu, Arki
87.	Etwa Munda	General Store	Lebed, Arki
88.	Ramnath Singh Munda	General Store	Lebed, Arki

89.	Ghasiray Munda	Garment Shop	Sinjani, Arki
90.	Jagmohan Munda	General Store	Sinjani, Arki
91.	Guruwa Munda	General Store	Sinjani, Arki
92.	Chara Munda	General Store	Sinjani, Arki
93.	Premchandra Hassa Purty	Garment Shop	Tirla, Arki
94.	Birsa Oreyia	Garment Shop	Selda, Murhu
95	Santosh Oreyia	Fertilizer Shop	Buruma; Murhu
96	Mangal Singh Tuti	Photography Accessories	Hethgoa; Murhu
97	Juran Singh Munda	Photography Accessories	Hethgoa; Murhu
98	Sukhdev Purty	Grocery Store	Aarah; Murhu
99	Mathura Munda	Grocery Shop	Tintila; Arki
100	Vikas Munda	Mobile Shop	Sosokutti; Arki

CHAPTER- 4

RESEARCH METHODOLOGY

STUDY DESIGN:

This is a descriptive study and describes the situations occurring at present.

SETTING:

Blocks, Khunti, Murhu, and Arki under Khunti District.

SAMPLING TECHNIQUE:

In this study, convenience sampling techniques were used to collect data. Participants were selected as convenient because the location was very interior and Nexalite was very active in the region.

SAMPLE SIZE:

Total 100 Entrepreneurs. There have been 100 participants in the survey and a questionnaire has been taken into consideration for the study.

STUDY PARTICIPANTS:

Entrepreneurs who are beneficiaries of MMAJJGVY were the study population residing in the study area.

Inclusion Criteria:

- Participants over the age of 14 will be included in the study
- Participants who give their consent.

Exclusion Criteria:

- Individuals under the age of 14.
- Individuals residing outside the Khunti district.

DURATION OF THE STUDY:

A study was conducted between March 21st and June 18th, 2022.

DATA COLLECTION PROCEDURE:

Data Collection Method	Tools
Survey Method	Semi-Structured Questionnaire

The study is supported by data from both primary and secondary sources. A Face to Face Survey covering all the study's supporting factors—namely, the subjects' personal information, business information, the purpose of the business, financial aspects, motivating factors,

government programmes, problems, and other pertinent areas—was distributed in order to gather the primary data. Books, journals, magazines, periodicals, government and research publications, planning commission documents, newspapers, earlier studies, and websites were used to obtain secondary data.

DATA ANALYSIS:

The data was collected using the Face to Face Survey method. Microsoft Excel is used to calculate the percentages, create graphs based on and analyze and interpret the data in the study from the questionnaire.

CHAPTER – 5

DATA ANALYSIS

Table: 5.1

Socio-Economic Characteristics

	Characteristics	Frequency	Percent
Age	14-20	03	3
	21-30	75	75
	31-40	22	22
	Total	100	100
Gender	Male	48	48
	Female	52	52
	Total	100	100
Community	Tribal	100	100
	Others	0	0
	Total	100	100
Marital Status	Married	87	87
	Unmarried	13	13
	Widow	00	00
	Total	100	100
Education	Illiterate	0	0
	P r i m a r y Education	0	0
	S e c o n d a r y Education	78	78
	Higher Secondary	12	12
	Graduate	10	10
	Total	100	100
Nature of Family	Nuclear	36	36
	Joint	64	64
	Total	100	100
Family Size	1-5	29	29
	6-10	57	57
	More than 10	14	14
	Total	100	100
Land Holdings	No Land	0	0
	Less than one Acre	100	100
	More than One Acre	00	00
	Total	100	100
Other sources of family Income	Cultivation and Livestock	54	54
	Cultivation, livestock and non-farm occupations	46	46
	Any others?	0	0
	Total	100	100

Nature of Rural Enterprises	Agriculture Based Enterprises	10	10
	Small and Micro Business	90	90
	Total	100	100
Trade	General Store	36	36
	Stationery	02	02
	Cosmetic Shop	04	04
	Sewing Shop	15	15
	Dress Shop	14	14
	Grocery Store	04	04
	Agri-Business	10	10
	Mobile & Repairing Shop	04	04
	Photo Accessories and Studio	03	03
	Others	08	08
	Total	100	100
Year in which Grant support Was received From MMAJJGVY	2015	00	00
	2016	100	100
	2017	00	00
	Total	100	100
The type of ownership	Individual	100	100
	Partnership	00	00
	Total	100	100
The Legal Legal status	Registered	06	06
	Not- Registered	94	94
	Total	100	100
Income Per Day From Business	Up to Rs. 100	00	00
	Rs 101-500	88	88
	Rs 501-1000	12	12
	More than Rs 1001	00	00
	Total	100	100
Monthly Family Income	Up to 15000	43	43
	15001-20000	49	49
	More than 20001	8	8
	Total	100	100
Monthly Family E x p e n d i t u r e	Up to 10000	64	64
	10001-15000	36	36
	More than 15001	0	0
	Total	100	100

Data from primary sources

The study included 100 participants, of whom 75 (75%) belonged to the 21-30 age group. The remaining 22 (22%) and three (3%) belonged to the 31-40 and the 14-20 age groups. The majority of entrepreneurs are between the ages of 21 and 30, which is the majority of youth and the ideal period for anyone to start generating cash in order to plan their future wisely. There are 52 women participating in the study (52%) which represents the majority, and there are 48 men participating in the study (48%). The majority of business owners are women, which is transforming India's condition in terms of generating revenue and engaging in social interaction in order to become independent. The 100 participants were all members of tribal communities. Participants marital status is 87 (87%) of married participants and 13 (13%) unmarried participants. All participants are literate in this study. Of the 78 participants (78%) who completed their secondary education, 12 (12%) completed higher education and 10 (10%) graduated. The majority of entrepreneurs have other sources of income, which are cultivation and livestock (54%) and other entrepreneurs (46%) have additional income from daily wages, livestock, and cultivation. The majority of participants belong to a joint family, consisting of 64 individuals, while the number of participants who belong to a nuclear family is 36. A majority of respondents have a family size of 6-10 members. 14% have more than 10 members of their family, while 29% have a family size between 1-5. All of the participants 100 (100%) have land holdings of less than one acre. All participants received a grant support for the start-up in 2016, and the majority of the participants were small and micro business enterprises (90%) and agriculture-based enterprises (10%). This study's participants are engaged in a variety of businesses, including General Store 36 (36%) which is the most common, Stationery 02 (2%), Cosmetic Shop 04 (4%), Sewing Shop 15 (15%), Clothing Shop 14 (14%), Grocery Store 04 (4%), Agri-Business 10 (10%), Mobile & Repair Shop 04 (4%), Photo Accessories and Sewing Accessories 03(3%) and Others 08 (8%). The business was started by each participant as an individual (100%), as no one was involved in a partnership or other arrangement. In all, the participants were involved in their own business, however, only 6 (6%) of their businesses had been registered. Most participants 88 (88%) have daily earnings in the range of Rupees 101 to 500, while other participants earn between Rupees 501 and 1000 on a daily basis. 49% of entrepreneurs have family income between 15000-20000 thousand, while 43% have income up to 15000 a month, and 8% have incomes exceeding 20000 a month. 64% of entrepreneur's report that their family expenditures are up to Rs 10000 and 36% report that their expenditures range from Rs 10000 to 15000.

Figure 5.1

Distribution of entrepreneurs according to their age

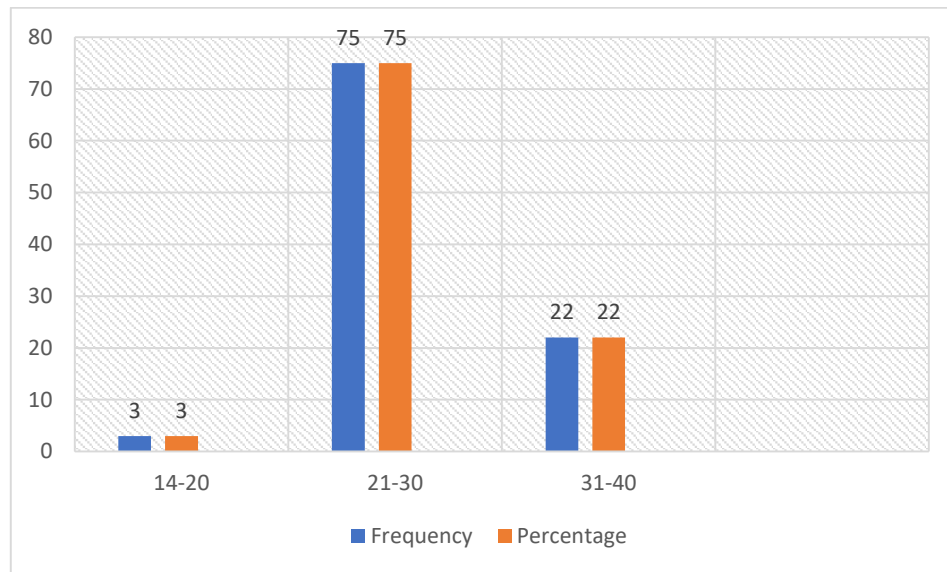


Figure 5.2

Distribution of entrepreneurs by gender

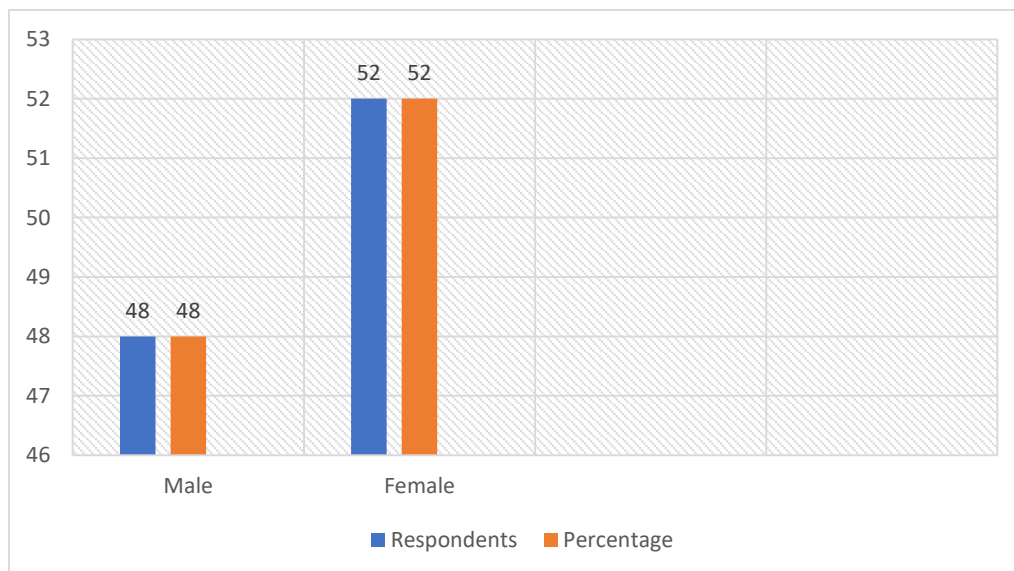


Figure 5.3

Entrepreneurs' marital status

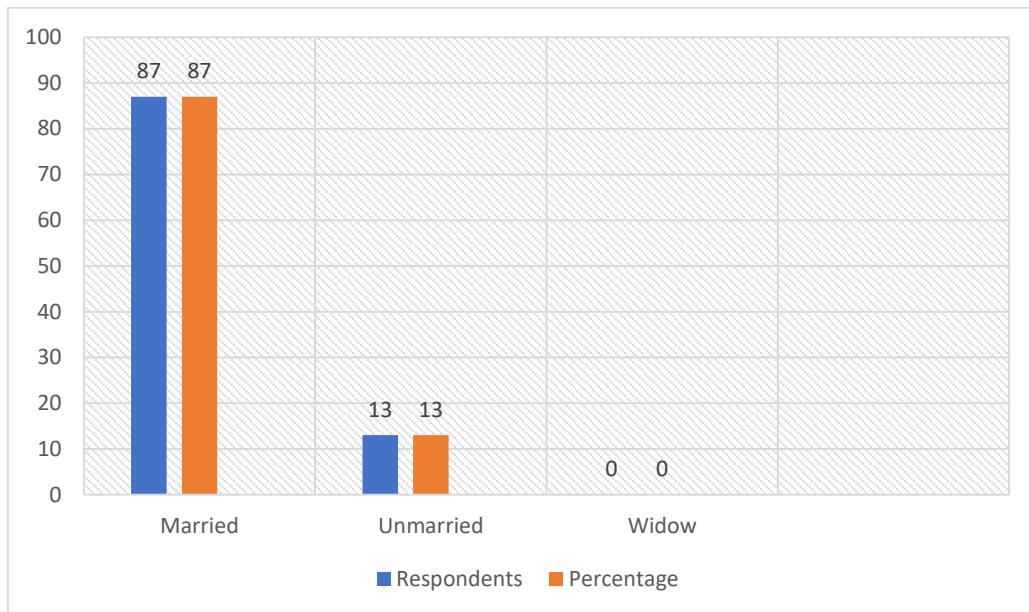


Figure 5.4

Educational Qualifications of the entrepreneurs

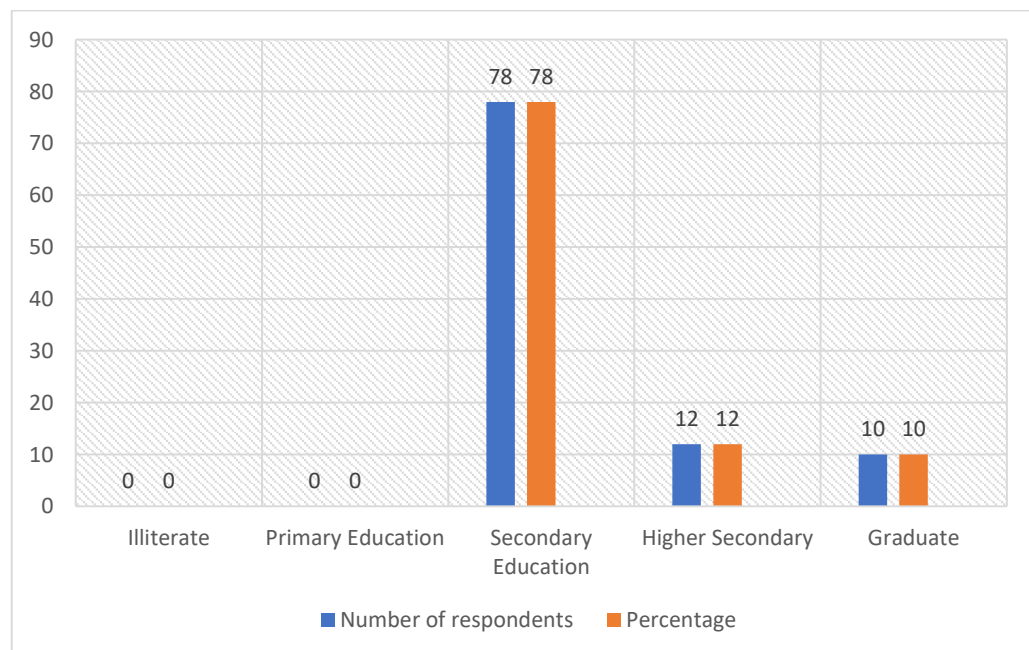


Figure 5.5

The nature of the family

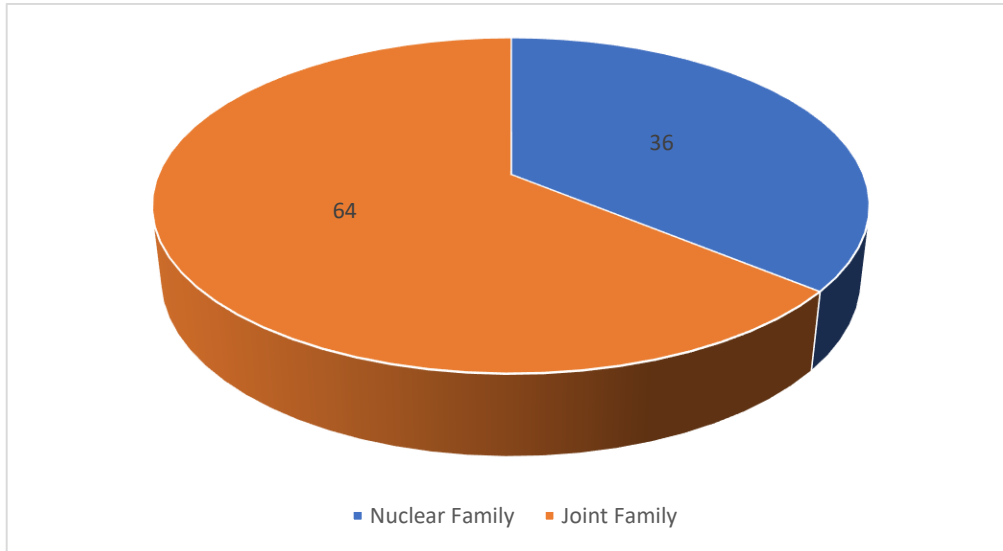


Figure 5.6

Family Size

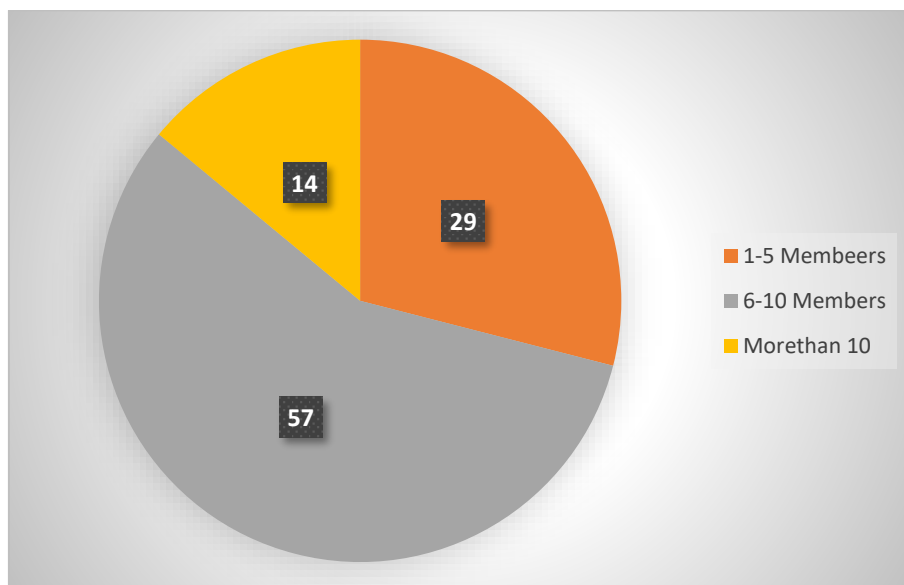


Figure 5.7

Land holdings of entrepreneurs

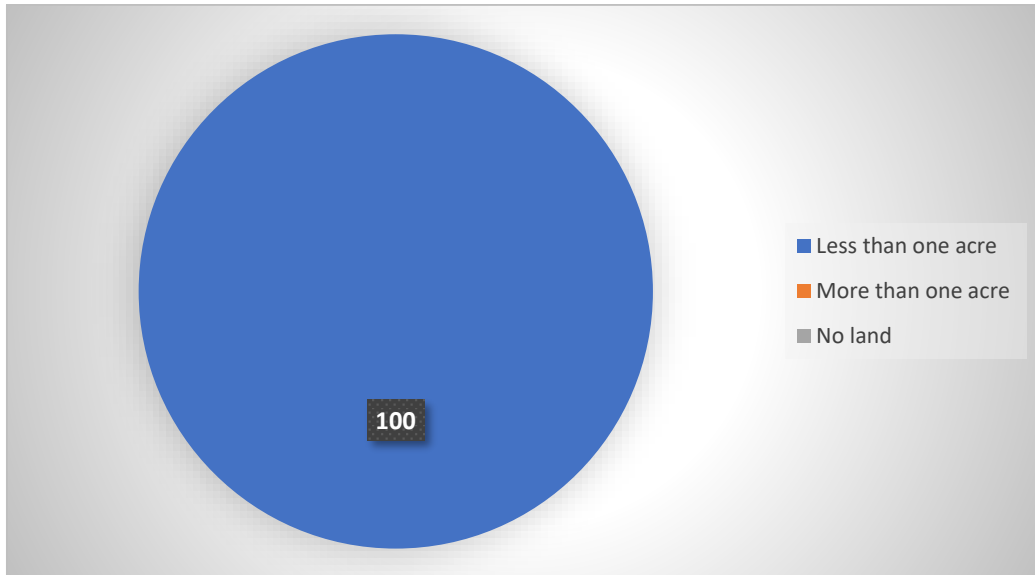


Figure 5.8

Other Sources of Family Income

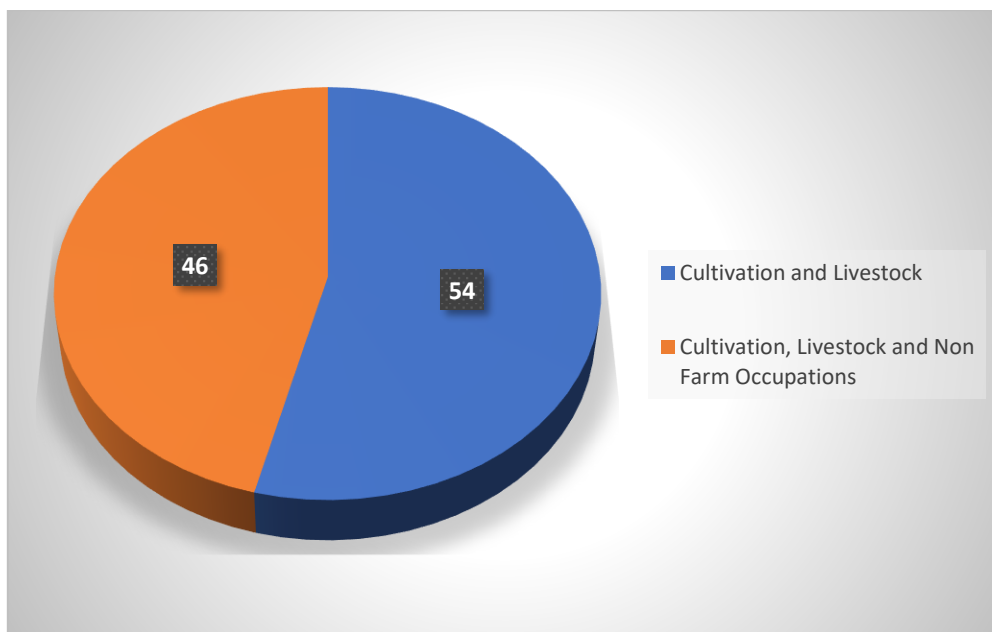


Figure 5.9

The nature of entrepreneurship practices (Rural Enterprises)

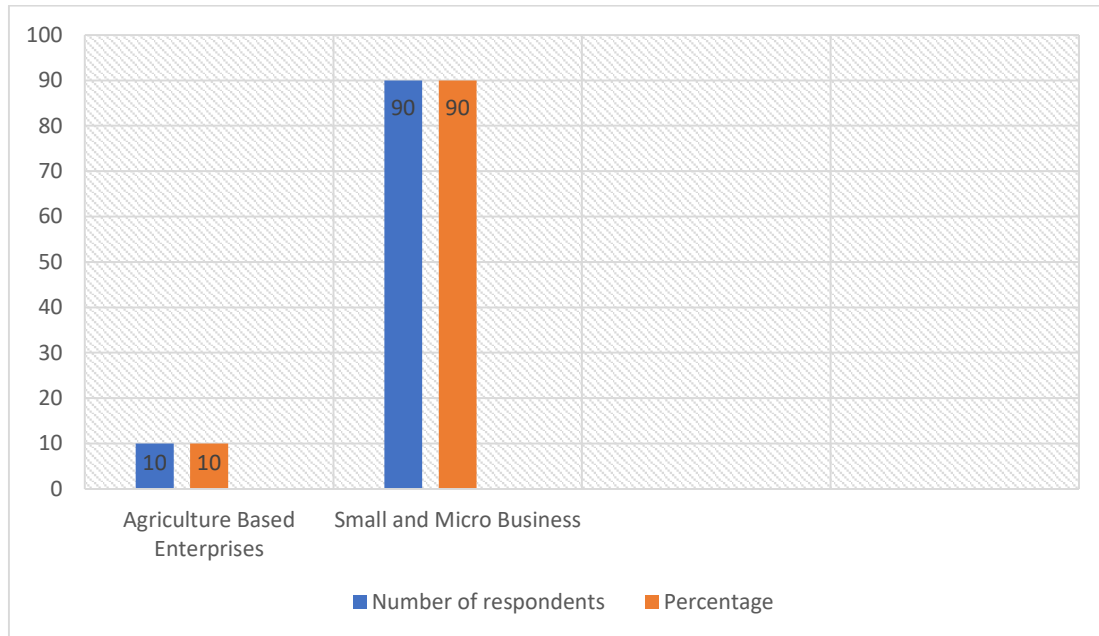


Figure 5.10

The Number of entrepreneurs involved in a variety of trades

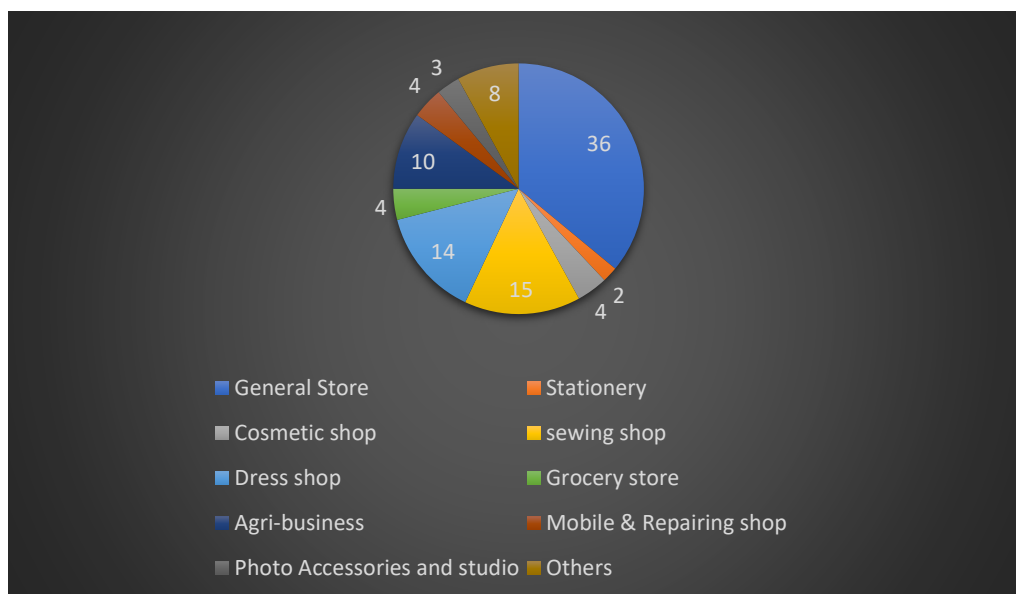


Figure 5.11

The legal status of entrepreneurs' businesses

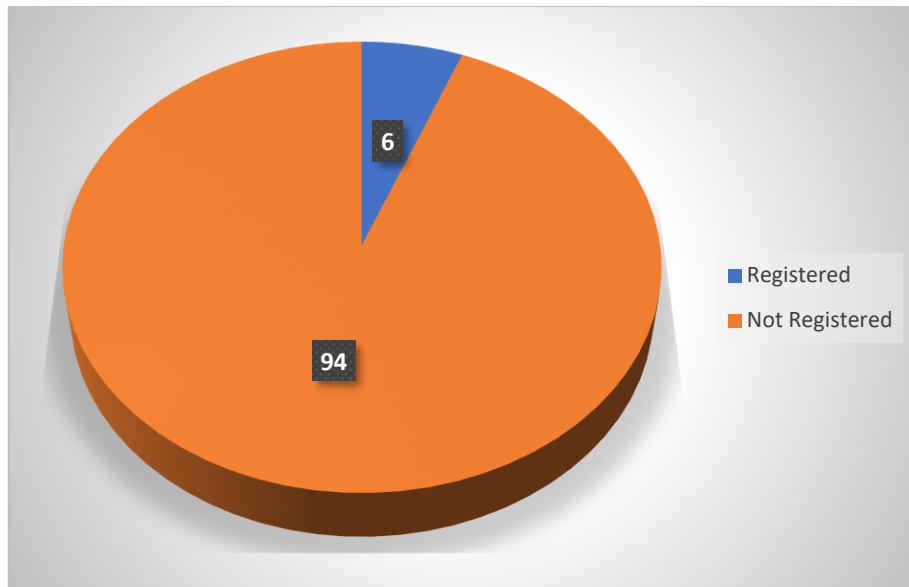


Figure 5.12

The Type of Ownership

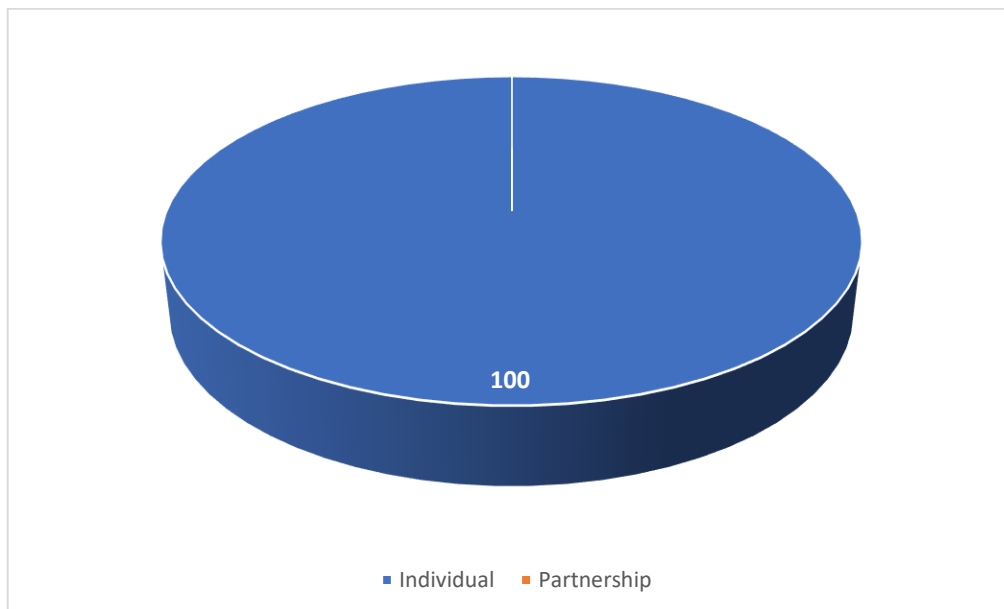


Figure 5.13

Income status of entrepreneurs per day

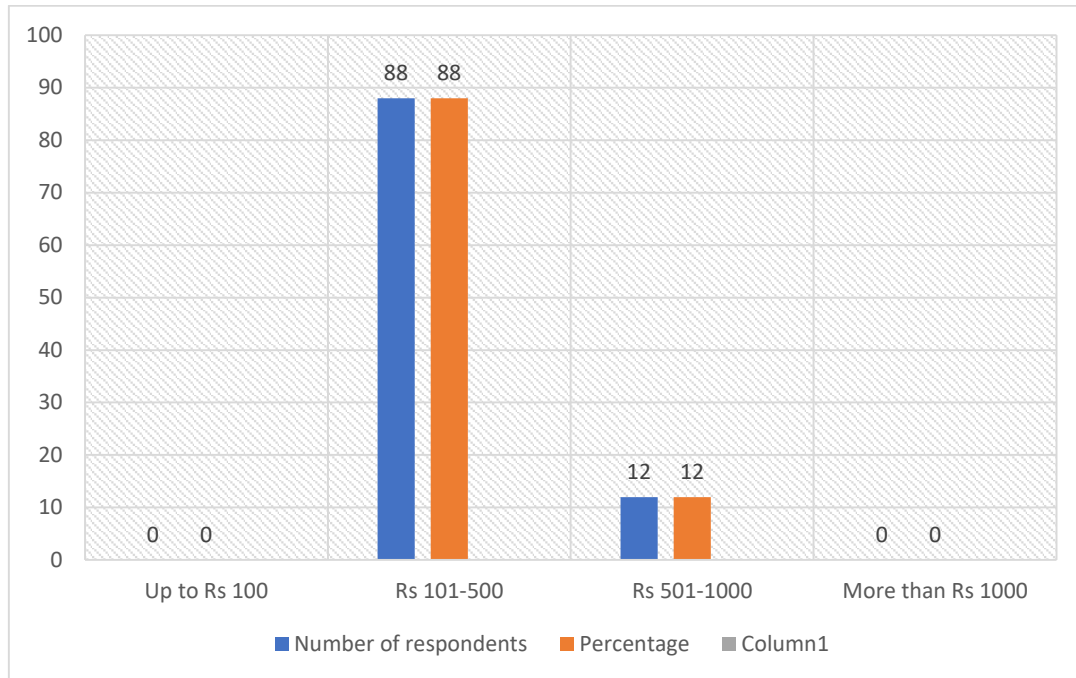


Figure 5.14

Monthly Family income of entrepreneurs

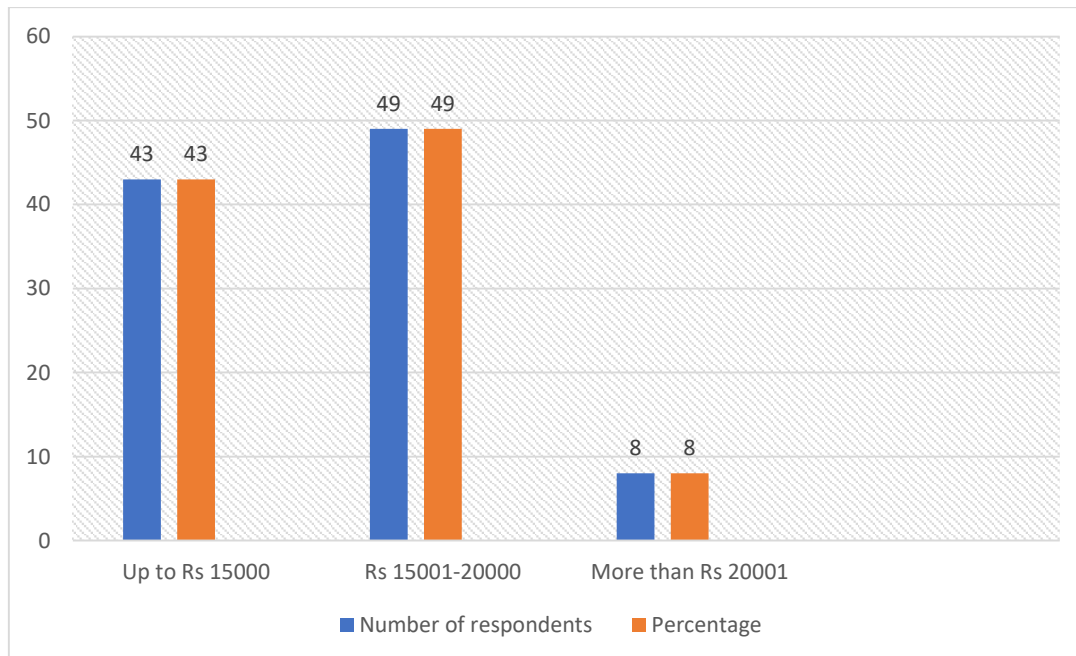


Figure 5.15

Monthly Family Expenditure

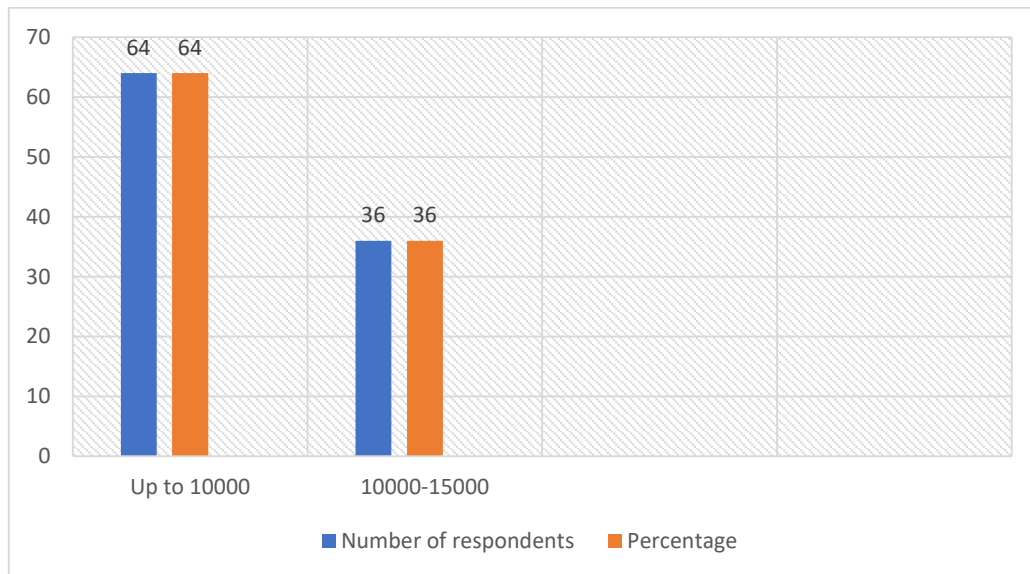


Table 5.2

Respondents' Data Prior to startup, they migrated for employment reasons

Serial Number	Migrated	Respondents	Percentage
1	Yes	54	54
2	No	46	46
Total		100	100

Data from primary sources

In the above table, it is evident that 54% of respondents migrated for employment reasons prior to start-up and 46% of respondents did not migrate for employment reasons.

Figure 5.16

Respondents' status Prior to startup, they migrated for employment reasons

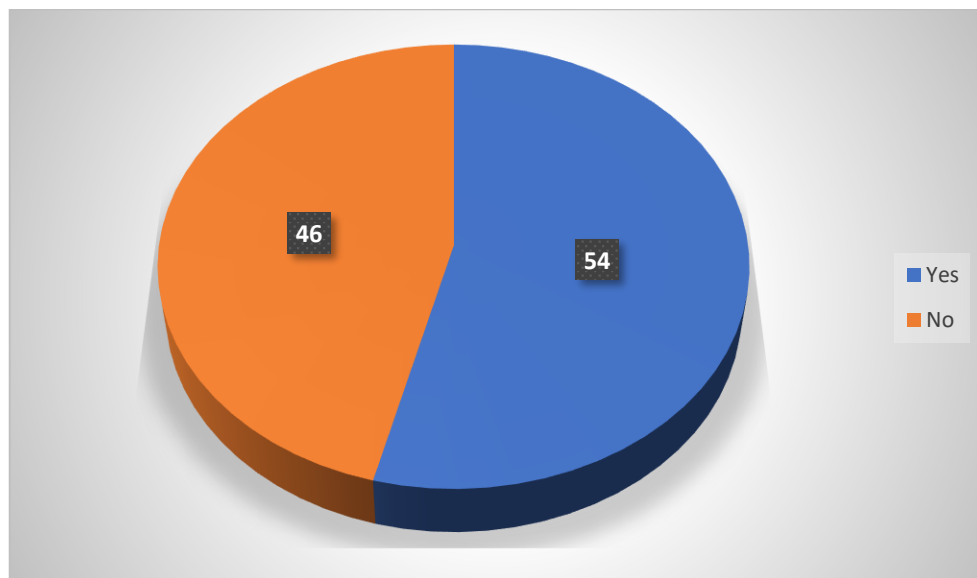


Table 5.3

The Respondents Motivation for the Start-up

Serial Number	Nature of motivation	Respondents	Percentage
1	Family Members	37	37
2	Supportive business environment	4	4
3	Own Interest	9	9
4	Govt. Assistance and Support	49	49
5	Any Others?	1	1
Total		100	100

Data from primary sources

According to the study, 49 percent of respondents said that government assistance and support is the driving force. 37 percent stated that it was the support of family members, while 9 percent claimed that it was their own interest. 4 percent stated that it was a supportive business environment. Among entrepreneurs, 1 percent cited friends as their motivation.

Figure 5.17

The Respondents Motivation for the Start-up

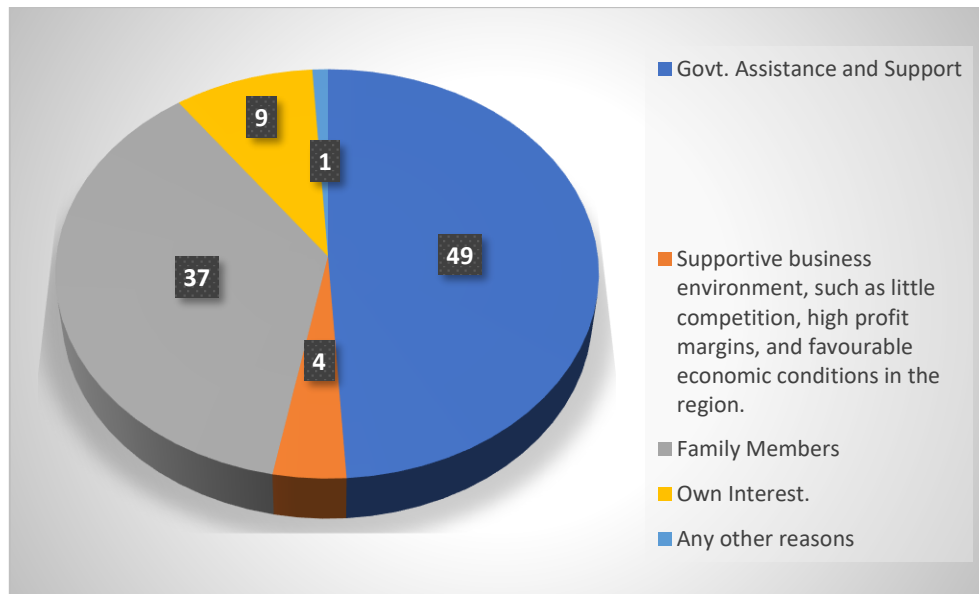


Table 5.4

The Purpose for being involved with the business

Serial Number	Reason for Being in Business	Number of Respondents	Percentage
1	Source of Income for Family	87	87
2	Death of family head	1	1
3	Husband Being a drunker	10	10
4	Any other reasons?	2	2
Total		100	100

Data from primary sources

The table above provides information regarding the reason for being involved with this particular type of business. According to 87 percent of respondents, the business is a source of income for the family, 10 percent said that the husband was a drunkard, 1 percent said the business was involved with the death of the head of the family, and the remaining 2 percent were concerned with maintaining social status and quality of life in rural areas.

Figure 5.18

The Purpose for being involved with the business

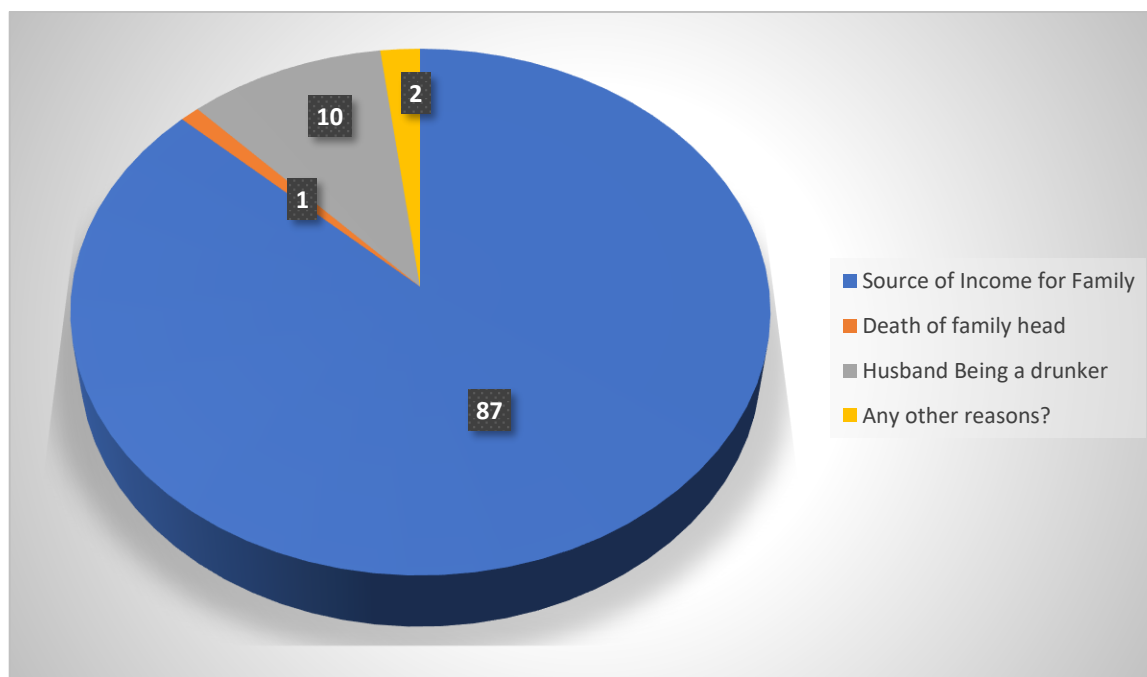


Table 5.5

Satisfaction level of respondents with the business

Serial Number	Level of satisfaction	Number of Respondents	Percentage
1	Very Satisfied,	17	17
2	Satisfied,	83	83
3	Dissatisfied,	00	00
4	Very Dissatisfied.	00	00
Total		100	100

Data from primary sources

In terms of how respondents feel about being in the business, 83 percent are satisfied and the remaining 17 percent are very satisfied. The majority of respondents are happy in the business.

Figure 5.19

Satisfaction level of respondents with the business

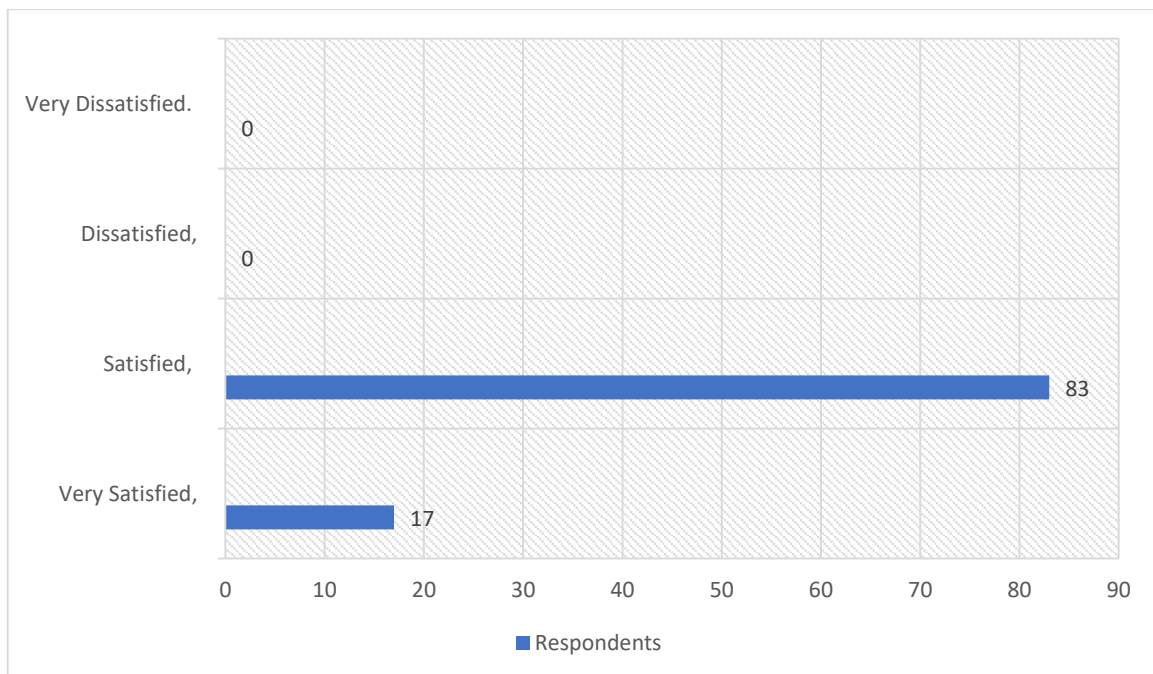


Table 5.6

Family members of entrepreneurs assist in the business

Serial Number	Response's	Number of Respondents	Percentage
1	Yes	93	93
2	No	7	7
Total		100	100

Data from primary sources

A majority of entrepreneurs said that family members assisted them in their business activity, and only 7 percent said that they did not receive assistance from family members.

Figure 5.20

Family members of entrepreneurs assist in the business

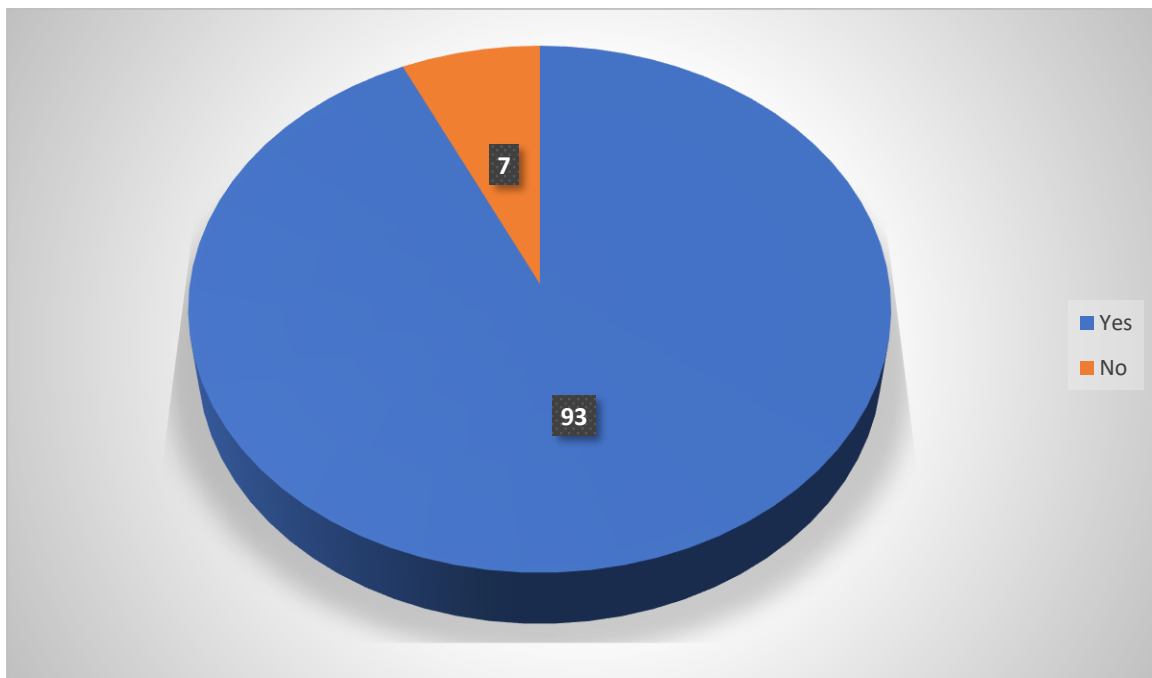


Table 5.7

Time spent on business per day

Serial Number	Duration	Number of respondents	Percent
1	Up to Five Hours	08	8
2	Six to Ten Hours	90	90
3	Above 10 Hours	02	2
Total		100	100

Data from primary sources

In the table above, information is provided about the hours spent by entrepreneurs on business per day and it has been observed that 90 percent of the entrepreneurs spend between six and ten hours doing business, which is the majority of entrepreneurs. Eight percent spend up to five hours, and the remaining 2 percent spend more than ten hours.

Figure 5.21

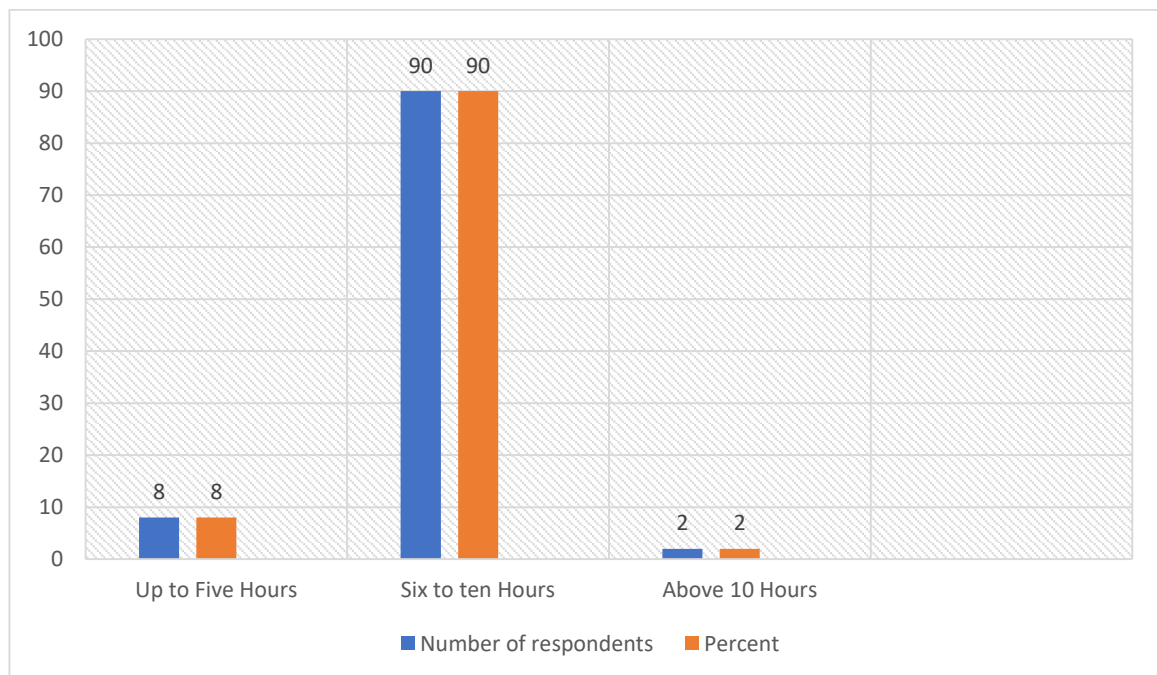
Time spent on business per day

Table 5.8

Years of experience in the field of business

Serial Number	Responses	Respondents	Percentage
1	Up to two years	0	0
2	Three to seven years	95	95
3	Above eight years	5	5
Total		100	100

Data from primary sources

According to the above table, 95 percent of entrepreneurs continue in their business between three and seven years, and five percent of entrepreneurs for more than eight years. The majority of entrepreneurs operate their businesses for more than three years.

Figure 5.22

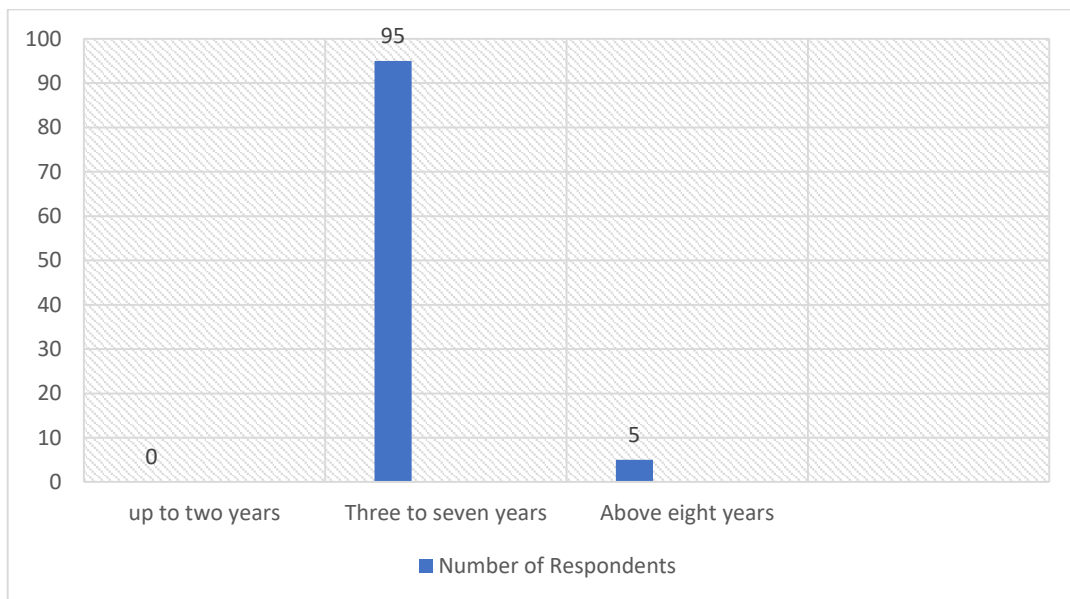
Years of experience in the field of business

Table 5.9

The location from which the business is operated

Serial Number	Location of the business	Number of Respondents	Percent
1	Road Side	00	0
2	Rural Market (Haat)	03	3
3	Rental Shop	29	29
4	Own Building	68	68
Total		100	100

Data from primary sources

The place of business is also interesting. 68 percent of the entrepreneurs operate their businesses from their own building, 29 percent operate their businesses through a rented store, and 3 percent do business in the traditional market (haats). Most entrepreneurs operate their businesses from their own buildings.

Figure 5.23

The location from which the business is operated

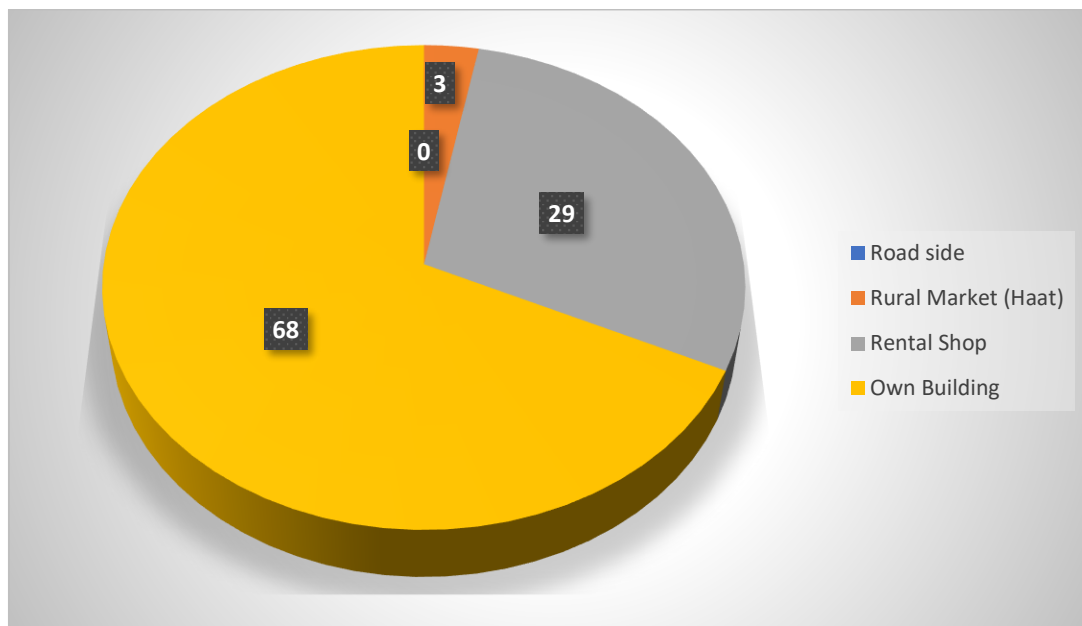


Table 5.10

Respondents who have accessed any training to perform their business.

Serial Number	Responses	Respondents	Percentage
1	Yes	100	100
2	No	0	0
Total		100	100

Data from primary sources

This table provides information on the training undertaken by the entrepreneurs. From the table, it can be observed that 100 percent of the entrepreneurs have taken part in training through NGOs, which has been approved by the government.

Figure 5.24

Respondents who have accessed any training to perform their business.

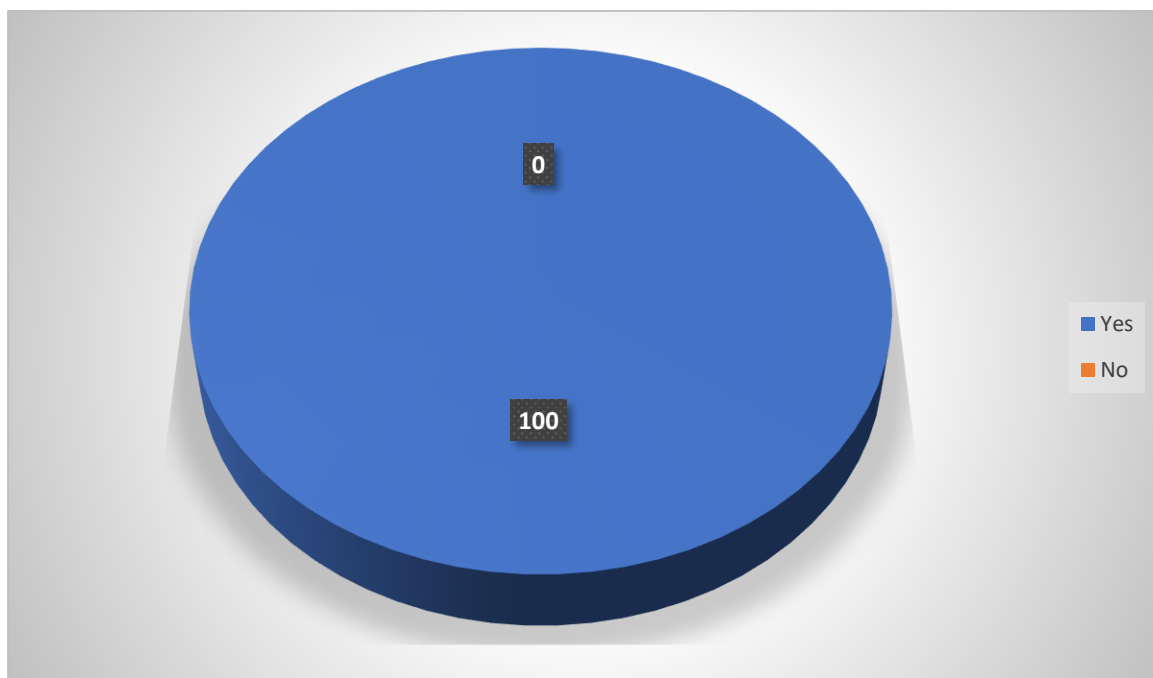


Table 5.11

An opinion that training is a key aspect of starting and maintaining a business

Serial Number	Opinion	Number of respondents	Percent
1	Very Much	36	36
2	Sometimes	64	64
3	Never	00	0
Total		100	100

Data from primary sources

Based on the above data, it is evident that training is beneficial to entrepreneurs in any circumstance. 64% of entrepreneurs believe it is sometimes helpful, 36% believe it is very helpful.

Figure 5.25

An opinion that training is a key aspect of starting and maintaining a business

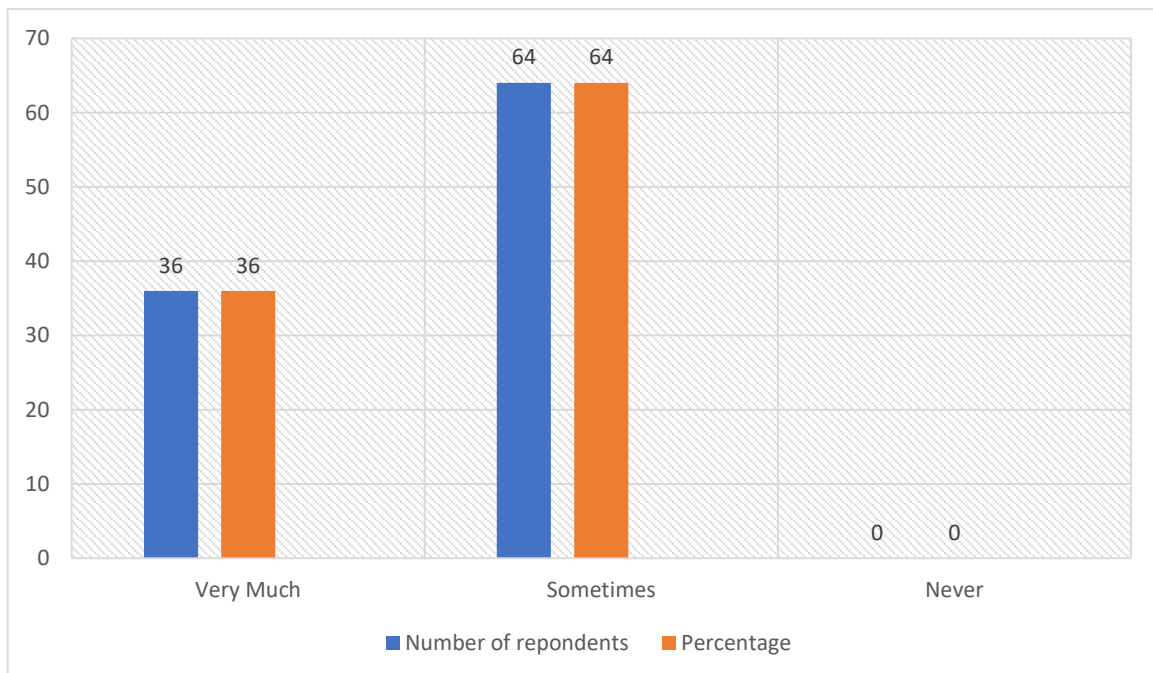


Table 5.12

Entrepreneurship training's impact

Serial Number	Impacts	Number of respondents	Percent
1	Technical skill improved	05	5
2	Increased self-confidence in running	40	40
3	Communication skills improved	53	53
4	Knowledge of financial and accounting matters has been enhanced	01	1
5	Improved marketing skills	01	1
6	No Change	00	0
Total		100	100

Data from primary sources

On the basis of the above table, it is evident that entrepreneurs find this program to be helpful in a variety of ways. Forty percent of entrepreneurs said that it enhanced their self-confidence, fifty-three percent reported improved communication skills, one percent reported improved understanding of financial and accounting matters and one percent reported enhanced marketing skills.

Figure 5.26

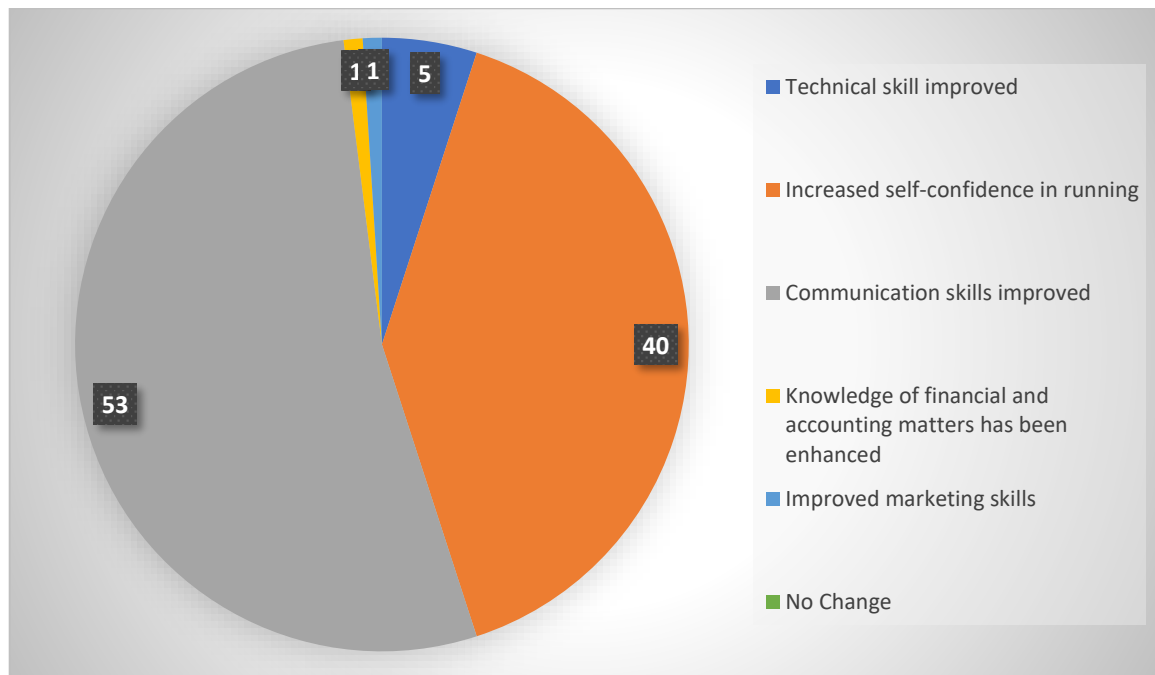
Entrepreneurship training's impact

Table 5.13

Any access to a training program after the initial training period.

Serial Number	Access to training program	Number of respondents	Percent
1	Yes	00	0
2	No	100	100
Total		100	100

Data from primary sources

Based on the above table, it is evident that the entrepreneurs do not have access to any training programs (After the initial training period), whether they are conducted by non-governmental organizations, government agencies, or private organizations.

Figure 5.27

Any access to a training program after the initial training period.

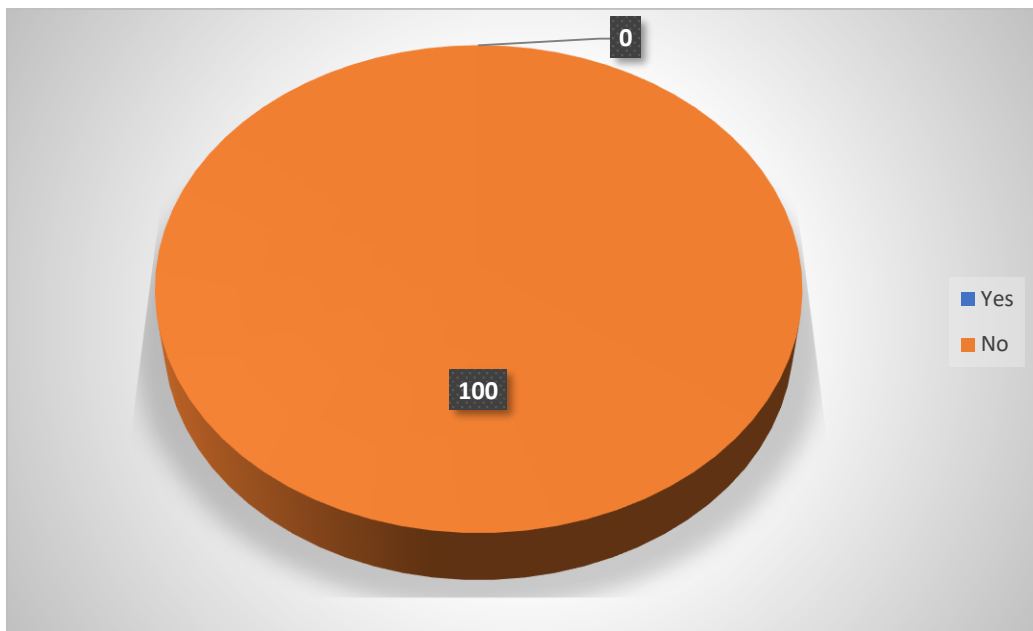


Table 5.14

Information on entrepreneurs' opinions concerning obstacles to doing business

Serial Number	Responses	Number of Respondents	Percent
1	Yes	84	84
2	No	16	16
Total		100	100

Data from primary sources

Based on the above data, 84% of respondents have opinions concerning obstacles to doing business, and 16% of respondents do not have any obstacles to doing business.

Figure 5.28

Information on entrepreneurs' opinions concerning obstacles to doing business

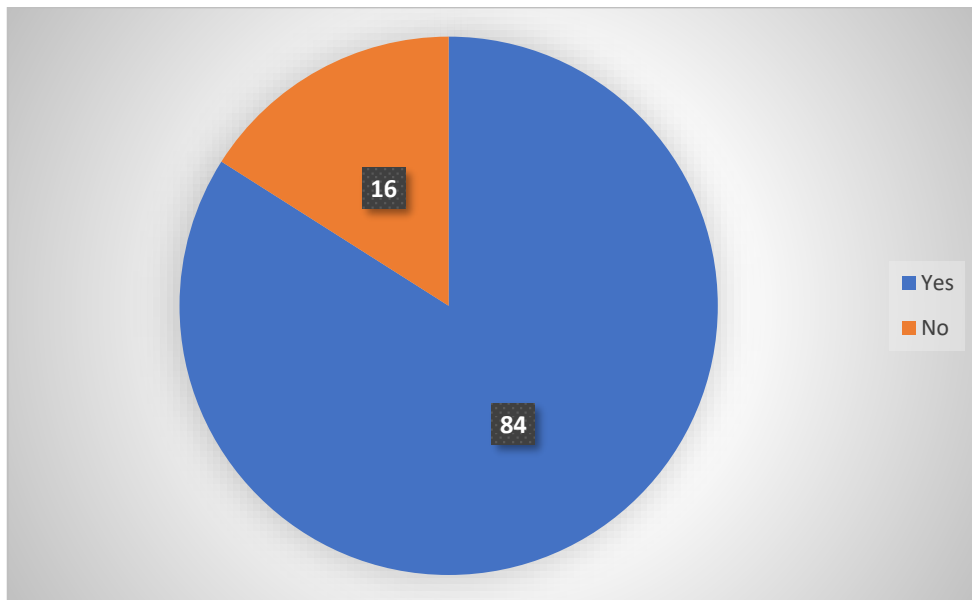


Table 5.15

Information on the factors that discourage business management

Serial Number	Responses	Respondents	Percent
1	Social constraints	53	53
2	Financial constraints	23	23
3	Both	08	8
4	No any constraints	16	16
Total		100	100

Data from primary sources

The following table shows the factors responsible for impeding business operations, with 53% facing social constraints, 23% facing financial obstacles, and 8% facing social and financial difficulties simultaneously. 16% of respondents stated that they have no problems operating their business.

Figure 5.29

Information on the factors that discourage business management

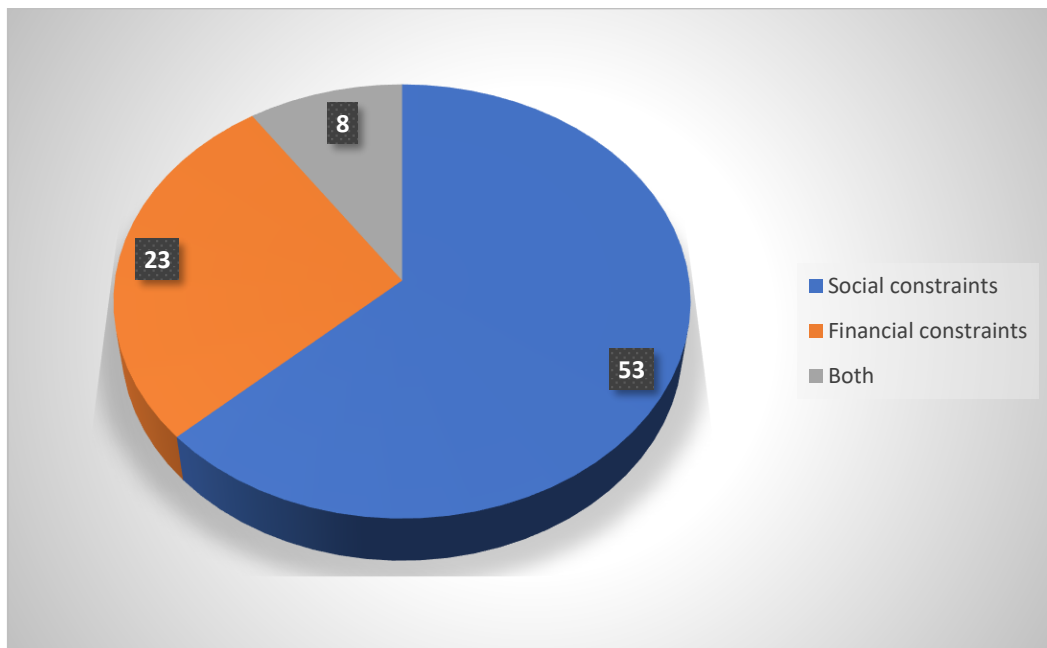


Table 5.16

Entrepreneurs face a variety of social challenges related to their businesses

Serial Number	Responses	No. of Respondents	Percentage
1	Absence of family encouragement	6	6
2	Marketing Problem	19	19
3	Fear of credit sale and recovery	15	15
4	Not able to add value to their products through finishing, packaging.	1	1
5	Small Size of Local Market	5	5
6	Lack of Transport and communication	3	3
7	Competition	5	5
8	People have a low purchasing power	2	2
9	Overburden of work	5	5
Total		100	100

Data from primary sources

It is evident that entrepreneurs face a number of problems. Majority of entrepreneurs face marketing issues, which include the Global pandemic and its impact. There has been a rapid and drastic change in consumer behavior, and many of these changes are likely to endure. A global pandemic's impact on rural entrepreneurs: 15% are worried about credit sales and recovery, while 6% are not encouraged by their families. Therefore, they should be encouraged by their loved ones in order to be able to operate effectively. The following reasons were cited by 10% of respondents as reasons for competitive situations in local markets: Other businesses in the same field are competing with them, urbanization has also increased competition, and small markets lead to lower profits. People have low purchasing power, poor transportation, and communication, a heavy workload, and are not able to add any value to their products through finishing or packaging.

Figure 5.30

Entrepreneurs face a variety of social challenges related to their businesses

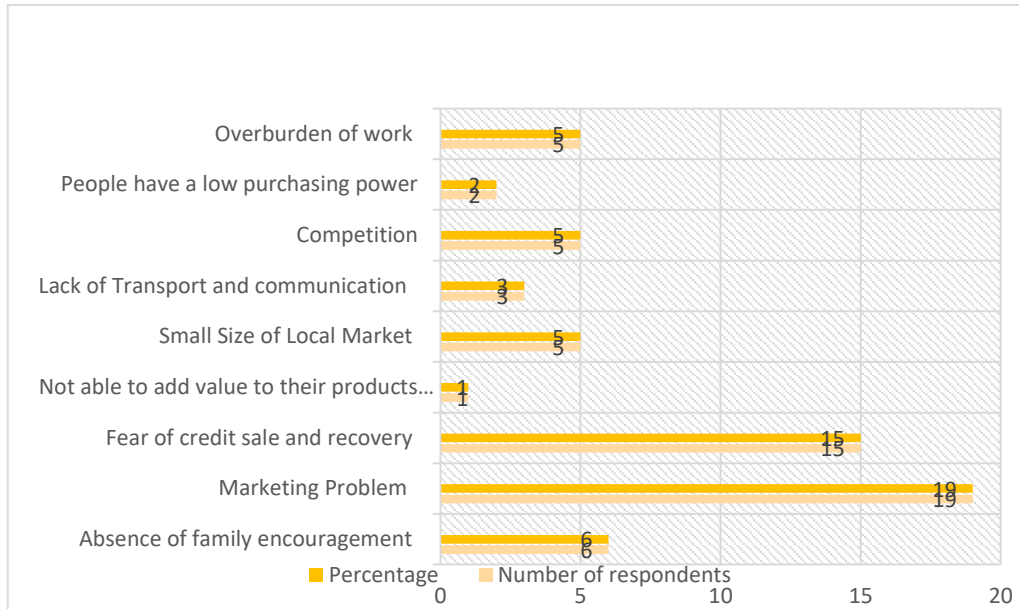


Table 5.17

Types of financial challenges faced by entrepreneurs

Serial Number	Responses	Number of Respondents	Percentage
1	Shortage of Fixed Capital	11	11
2	Working Capital Shortage	20	20
3	Any others?	0	0
Total		100	100

Data from primary sources

It is evident from the above table that entrepreneurs face a variety of financial challenges. The shortage of fixed capital is experienced by 11% of entrepreneurs, and the shortage of working capital by 20%.

Figure 5.31

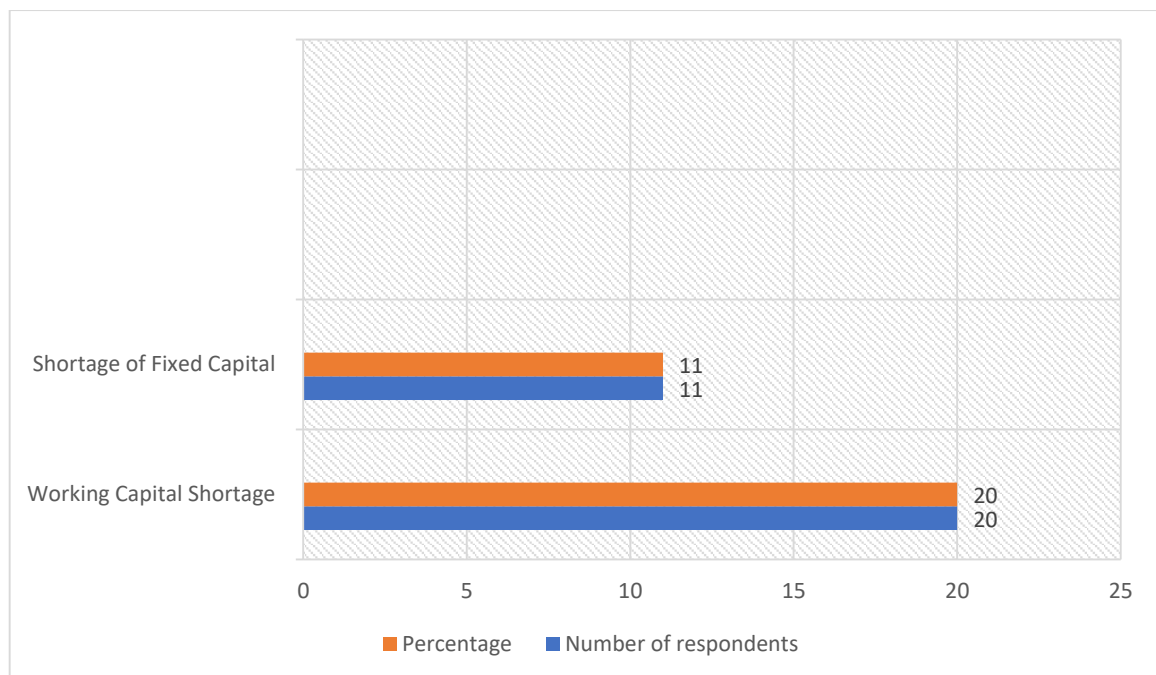
Types of financial challenges faced by entrepreneurs

Table 5.18

Interest of the entrepreneur in expanding the business in the future

Serial Number	Responses	Number of respondents	Percentage
1	Yes	100	100
2	No	0	0
Total		100	100

Data from primary sources

It can be seen from the above table that entrepreneurs are interested in expanding their business in the future and that 100% of entrepreneurs intend to do so.

Figure 5.32

Interest of the entrepreneur in expanding the business in the future

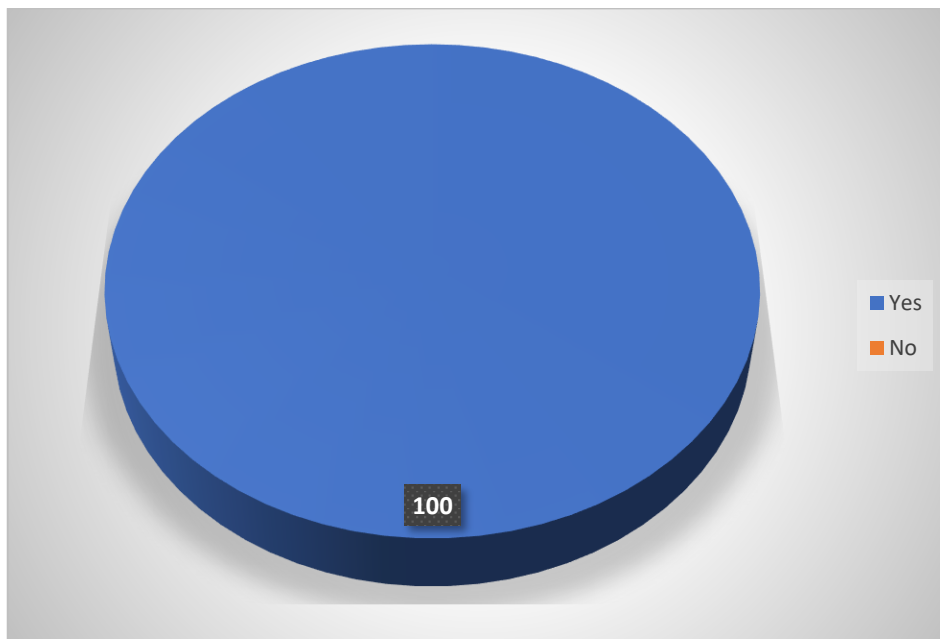


Table 5.19

Entrepreneurs face various challenges as they expand their businesses

Serial Number	Responses	Number of respondents	Percentage
1	Lack of financing	51	51
2	Lack of Awareness and access to business support	49	49
3	Any others?	0	0
Total		100	100

Data from primary sources

In the above table, it is evident that a large majority of entrepreneurs lack financing, which means that they do not have enough money to expand their business. A further 49% lack awareness and access to business support, which explains why they are unable to expand their business.

Figure 5.33

Entrepreneurs face various challenges as they expand their businesses

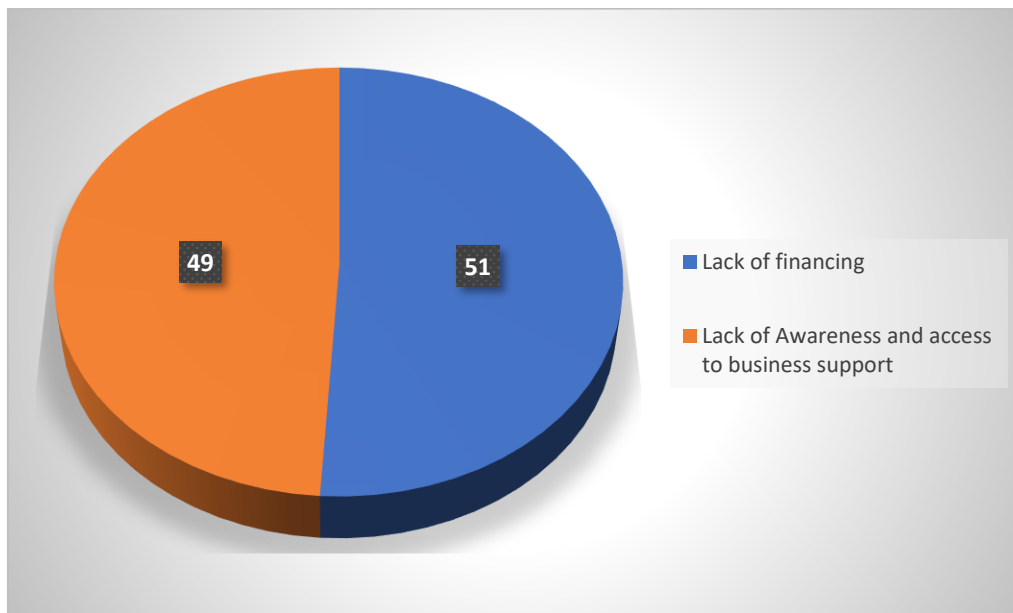


Table 5.20

Financial constraints and shortfalls of funds are resolved Through Sources?

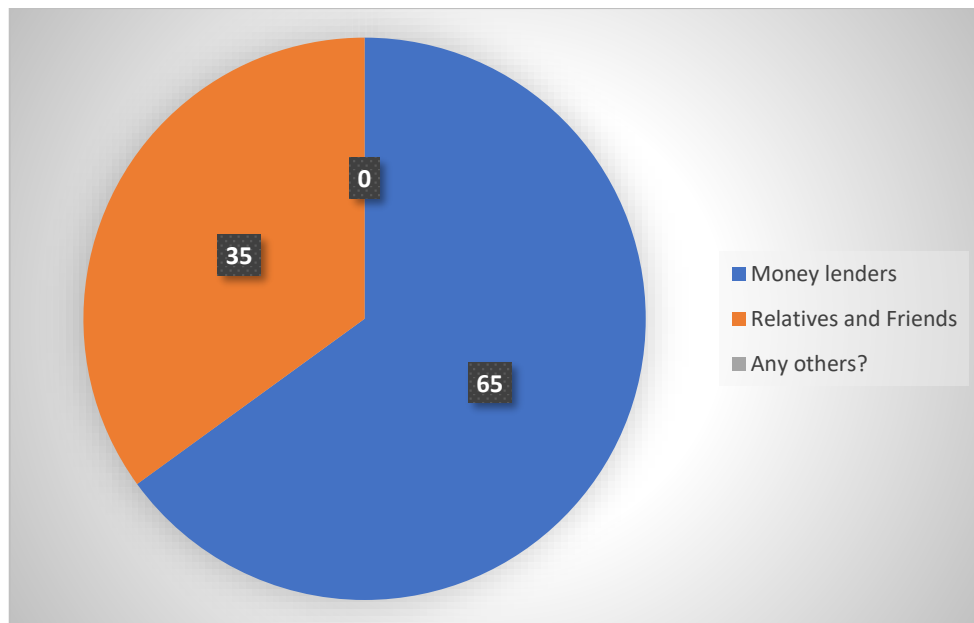
Serial Number	Responses	Number of respondents	Percentage
1	Money Lenders	65	65
2	Relatives and Friends	35	35
3	Govt. Banks	0	0
4	Any others	0	0
Total		100	100

Data from primary sources

The above table indicates that they were able to resolve their financial problems through higher interest rates with money lenders. Some of their family members were also taking higher interest rates. Entrepreneurs borrow money from money lenders in 65% of cases, while 35% borrow money from family and friends in 35% of cases. They did not receive any assistance from banks or formal institutions in order to resolve their money difficulties.

Figure 5.34

Financial constraints and shortfalls of funds are resolved Through Sources?



Entrepreneurial opportunities

During the internship, field visits and interaction with area locals, and entrepreneurs, as well as personal observations allowed us to **uncover the potential for rural entrepreneurship besides micro and small businesses which are already in operation in the area** and will facilitate the development of rural tourism. There are many places to visit around here, including Panchgagh Fall (water fall), Angrabari-Shiv Temple, GEL Church-Sarvda, Rani Fall, Khunti, etc. All of these locations are within 25 kilometers of the district headquarters. There are various picnic sites throughout rural areas with hilly terrain. Several of these sites may be developed for entrepreneurial tourism. Tourism is an industry comprised of various business sectors that provide a variety of services to tourists. Tourism includes not only the travel industry but also the transport industry, lodging industry, tourism operators, tourism travel agents, tourism promotion and advertising businesses, restaurants, hotels, nature parks, zoos, businesses that arrange concerts, plays, and other performances, businesses that arrange conventions and business meetings, and businesses that produce and market travel-related goods. Because of this, tourism supports some sorts of small enterprises in rural areas that would not have otherwise arisen, including those directly associated with tourism (hotels, motels, and small eateries) and those indirectly associated with tourism (e.g., food stores, construction firms). (Food, promoting handicrafts, producing traditional goods, planning leisure activities like fishing and hunting as well as folklore shows, setting up sports grounds and ski slopes, etc.) Additionally, it fosters an entrepreneurial spirit in the town that was lacking previously.

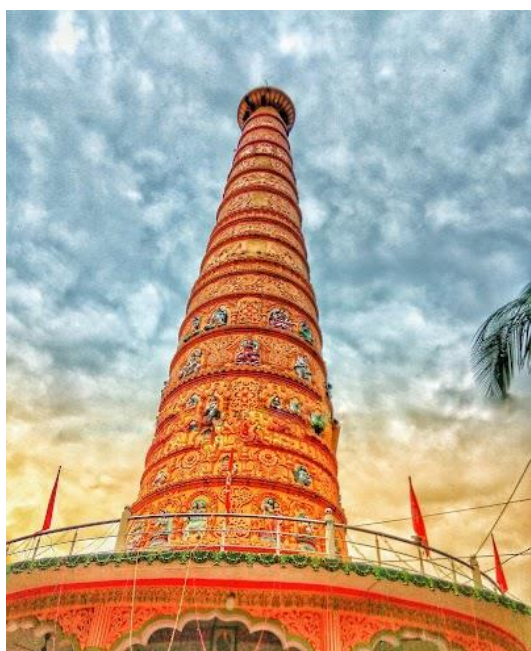


Figure 5.35

The Angrabari-Shiv Temple

In the district, there is a famous temple named Shiv Temple. During the Sawan season, a local festival lasts for one month. On Maha-shivratri Day, many disciples from different parts of Jharkhand attend. It is situated along the Khunti-Torpa Road, approximately 9 kilometers from the district headquarters.

Figure 5.36

Panchgagh Fall (Water fall)



Panchgagh consists of five waterfalls. By damming the Banai River, this waterfall was created. Unlike most waterfalls, the water at Panchgagh does not fall from great heights. Even so, one can almost hear the water roaring when one is close to it since all five streams crash together in a highly tumultuous manner. Tourists can enjoy the fast flow of water because the waterfall is located at a lower height. Most visitors gather here for a picnic with their families and friends. A natural setting enhances the beauty and tranquility of the waterfall.

There is a road leading 9 km from the district headquarter of Khunti

Figure 5.37

Rani Fall



Located on the Khunti-Tamad route, this waterfall is approximately 20 kilometers from the district headquarters. The waterfall can be found on Tajnariver. Its sluggish river flow and surrounding sand bank make it an ideal tourist destination due to its safety.

It is located 15 km from Khunti district headquarters and on the Khunti-Tamad road

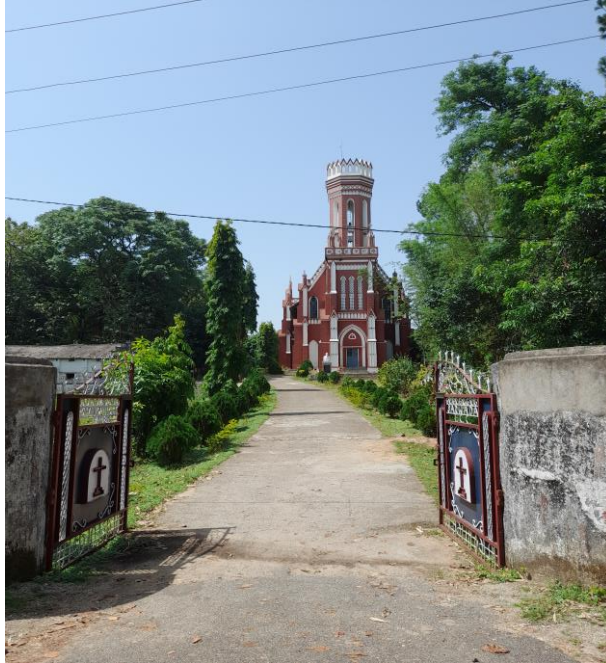


Figure 5.38

GEL Church –Sarvda

A church was built during the British era. It is an antique building. An interior design with British features is characteristic of this church. A forest surrounds the area, which is located in Sarvda Panchayat, Murhu block.

It is 14 kilometers from Murhu block headquarters and 25 kilometers from district headquarters by road.

It has been shown above that there are a number of tourist sites which are less explored by a large number of people. However, with proper management they can be developed for rural tourism, thus increasing the potential market, which currently has a smaller market for rural economies.

Table 5.21

SWOT ANALYSIS FOR RURAL TOURSIM

STRENGTHS • One of the most popular tourist destinations is Khunti. There are a number of places (both natural and man-made) in the Khunti district that are underutilized by most people and have the potential to expand their market. • It has become advantageous for rural women who do not have a source of income to stay at home. • Rich in forests and forest products. • Create a market in the area for the locals and sell natural goods there to tourists • Natural resources are looked after and conserved when they bring in money (e.g. Forests, waterfalls etc.) • Those who want serenity and seclusion from city life prefer a pure and serene environment.	WEAKNESSES • The village's lack of trained and skilled personnel. • Inadequate local government support for managing tourist destinations to achieve sustainable tourism • There are still just a few tourist attractions that take advantage of nature's full potential, giving visitors a limited range of options and necessitating the development of more engaging programming. • lack of infrastructure supporting tourists, including sewage and roads.
OPPORTUNITIES • Homestay, gift, and tour package effects have the potential to boost the local economy. • Construction of Khunti's several settlements as a tourist village can be financed by the local government. • Government planning and incentives for private investment should receive more attention. • Increasing regional employment and preventing young people and economic activists from moving to other locations are two goals. • The people's handicrafts, bamboo work, and Dhokhra metal casting are only a few examples of local potential that might be exploited into the souvenir industry today. • There is potential for expanding adventure tourism, spiritual tourism, and picnic areas. • Locals might be encouraged to make investments in these areas on an individual basis.	THREATS • Scenic area damage • Noise pollution can increase. • Tourists commit more social offences. • Concretization is necessary for infrastructure development, which will cause soil erosion, infertile soil, etc. • Natural resources like forests and water resources are being destroyed and overused.

CHAPTER-6

FINDINGS AND RECOMMENDATIONS

- 1) The majority of respondents are within the age range of 21-30, which is the age when most people start considering income generation in order to plan for their future and considered as Youth.
- 2) The majority of respondents were female. This is a good sign for achieving gender equality and as India's economic situation improves, it will be able to generate its own income and become self-sufficient.
- 3) The majority of respondents are married since India's social structure encourages people to work, enter into business, or engage in money-making activities after they have married.
- 4) As the majority of respondents have completed their secondary education, it shows positive signs in literacy and Despite their education, since they live in backward areas and have not explored the world as much as other communities, they are unable to cope with the challenges and changes. The fact that they are educated is a good indicator that they will be able to contribute more with their commitment, education, and vision in the future.
- 5) Every entrepreneur belonged to a tribal community.
- 6) The majority of entrepreneurs belong to joint families, indicating that they receive assistance in supporting business operations. This is because joint family members are closer and more supportive than nuclear family members, which is an Indian tradition.
- 7) In most cases, the entrepreneurs are members of a joint family, and the majority of respondents have less than one acre of land, indicating that land size is a problem for most families, and this contributes to low farm productivity. In cases where there are six or more family members in a joint family, agriculture is not sufficient as an alternative employment option. As a result, rural entrepreneurship has become an important and significant source of income for many families.
- 8) The majority of respondents have a family size of 6-10 members, 29% have 1-5 members, and 14% have more than 10 members. The study found that on average, families with more than six members experience a rise in social and financial obligations as they grow. However, other members of the family contribute income to the household, but not on a regular basis. This may prevent them from developing their businesses.

- 9) The majority of respondents have other sources of income from cultivation and livestock, but not on a regular basis. This is because their land is small and their capacity to produce is limited. In some seasons, the farm's production is high, while in others, it is difficult to sell due to low production. As regards the livestock, profits are good only at certain times of the year, such as during festivals, monthly fairs, etc. In this area, every household has livestock for personal consumption. Among 46% of respondents, there is one additional occupation other than farming, which is a wage-earner. This type of work is irregular, and family members are employed as soon as work becomes available.
- 10) Among a hundred entrepreneurs, 90% have small or micro businesses, and only 10% have agricultural enterprises.
- 11) Major categories of entrepreneurial activities include small and micro enterprises, such as dress shops, sewing shops, grocery stores, stationery shops, photo studios, and many others. Involved in an agricultural business that includes selling paddy, operating power tillers, using aaata chaki for agri-processing, and running a fertilizer shop.
- 12) Each of the respondents received a government loan support for their startup in 2016.
- 13) A business owner is solely responsible for his or her business and no partnership business or other type of business is involved.
- 14) The majority of entrepreneurs operate unregistered businesses.
- 15) The majority of respondents earn a daily income ranging from Rs 101 to Rs 500 from their business.
- 16) It is estimated that the majority of entrepreneurs' families have a monthly income between 15 thousand and 20 thousand rupees, with 43% having incomes upto 15 thousand rupees, and 8% of entrepreneurs having incomes over 20 thousand rupees.
- 17) Most entrepreneurs have monthly expenditures of up to ten thousand rupees and 36% have a monthly expenditure of ten to fifteen thousand rupees.

It is observed that out of 100 respondents, the majority have only 5k-7k saved. Some of the members of the family, however, have completely spent their monthly family income, so they have no choice but to save. There is a need for behavioral changes in order to promote savings habits. The behavior of entrepreneurs may directly or indirectly influence their entrepreneurial behavior and the growth of their enterprises.

- 18) The majority of respondents indicated they moved for employment reasons prior to start-up, showing the importance of this program in terms of enhancing employment opportunities and at some extent reducing migration.
- 19) Most respondents have been in business for three to seven years, and nearly every entrepreneur has at least three years of experience. Entrepreneurs with experience in the business world are a good sign, as they will be of assistance in the expansion of their business and with future training programs to understand current conditions and how to deal with them.
- 20) Most entrepreneurs run their businesses from their own buildings, while 29 percent do so from rental shop. In general, I think it is good that most entrepreneurs own their own building for the use of their businesses, this enables them to devote more time to their family and receive family assistance when required in some cases only, and to some extent they can save money on renting, allowing them to invest that money in health care, education, etc.
- 21) The majority of respondents spend six to ten hours a day on their business, which shows the level of commitment they have to it.
- 22) The majority of the respondents remain in the business as it is a source of income for their families.
- 23) The majority of entrepreneurs cited government assistance and support as their primary motivation for starting up.
- 24) In most cases, the family members of entrepreneurs assist them in their business activities.
- 25) The majority of respondents feel satisfied with being in the business.
- 26) The majority of respondents have undergone training related to their business.
- 27) The majority of entrepreneurs claim that training is sometimes helpful in starting and maintaining a business.
- 28) Fifty-three percent of entrepreneurs reported that their communication skills had improved and forty percent reported an increase in self-confidence as a result of entrepreneurial training. Others have reported that Technical skill improved, Knowledge of financial and accounting matters has been enhanced, Improved marketing skills.

- 29) The entrepreneurs replied that they did not receive any entrepreneurial training after completing the initial training program. They were facing a number of challenges that they wanted to overcome, but no training was provided by either government or private agencies.
- 30) The majority of respondents feel that there are obstacles to doing business.
- 31) There were 53% who stated that they were constrained by social constraints, 23% by financial constraints, and only 8% by both (Social and Financial) to discourage business management and 16% report that they have no problems.
- 32) The majority of entrepreneurs face marketing challenges, they require customized training programs and other Entrepreneurs face a variety of social constraints related to their business are as follows:
- Absence of family encouragement.
 - Marketing Problem (Majority of entrepreneurs face marketing issues, which include the Global pandemic and its impact There has been a rapid and drastic change in consumer behavior, and many of these changes are likely to endure. Compared to urban marketing, they face Personal selling efforts, and in some instances are not able to properly motivate rural consumers, which might be due to their traditional mentality).
 - Fear of credit sale and recovery (A global pandemic's impact on rural entrepreneurs 15% are worried about credit sales and recovery).
 - Not able to add value to their products through finishing, and packaging.
 - Small Size of Local Market (The lower density of people per square kilometer in Khunti mean that the market size is smaller).
 - Lack of transport and communication (As Khunti is located in a hilly and dense forest area in some extreme interior areas, people have no access to adequate public transportation and poor road and telecommunications connectivity).
 - Competition (Other businesses in the same field are competing with them, urbanization has also increased competition, and small markets lead to lower profits)
 - People have a low purchasing power (rural consumers' backwardness, which affects their mentality as well. Marketers are limited in serving them due to their poor purchasing power and rigidity).
 - Overburden of work (Family members do not contribute significantly and are involved in other farming activities, which contributes to overwork).
- 33) Entrepreneurs face a variety of financial constraints related to their business are as follows:
- Shortage of fixed capital (As a result, it restricts their ability to expand their business)
 - Working capital shortage (The absence of working capital results in insufficient funding for the business's daily operations, payment delays, and other issues).

- 34) All respondents are interested in expanding the business in the future.
- 35) All respondents face a variety of challenges as they expand their business are as follows
- Lack of financing
 - Lack of awareness and access to business support.
- 36) Through this study, it was found that entrepreneurs resolve their financial difficulties and shortfalls of funds in an informal manner through the assistance of friends, relatives, and money lenders. There is no formal institutional support. Due to this, they are forced to take higher interest rates and relative capital rates.
- 37) The researcher observed that the development of rural tourism offers a significant opportunity for job creation and to sustain the rural economy. Due to Khunti's hilly terrain and the existence of several tourist attractions, there is a need for a tourism development strategy that is aimed at achieving sustainable community development. Khunti's areas can rely heavily on tourism as a major source of employment and income in the future.

The SWOT matrix shows that there are six strengths and four weaknesses, which is a small difference. Based on external factors, there are seven opportunities compared to five threats, which are fewer. When converted into strengths, these opportunities can prove to be a major difference for the rural population.

RECOMMENDATIONS

I. Entrepreneurs

- There is constant interaction between rural entrepreneurs and the latest trends and technologies, whether via television, mobile phones, or the Internet. This allows them to upgrade their needs and keep up with local as well as global requirements.
- It is possible to form a self-reliant group and meet in a central location on a regular basis to discuss their needs, problems, successes, etc.
- Every entrepreneur has completed their secondary education. They are generally from interior areas and do not have access to updated information around the world and have faced problems developing their businesses. Entrepreneurs need to establish themselves successfully, especially in public relations, which offers information on how to deal with current problems and the presence of supportive organisations.
- Due to the high level of support from the family in business activities, entrepreneurs with joint family sizes are viewed as advantageous. By encouraging group entrepreneurship or partnership business in rural areas, especially among family groups, positive results can be achieved in the expansion of their business. These steps have many advantages such as

mobilization of large capital, setting up large-scale enterprises in rural areas, solving the problem of skilled workers, alleviating overwork in enterprises, sharing business risks, and so on. Furthermore, this will reduce the movement of people from rural areas to urban areas. This will ultimately contribute to rural development.

- A lack of saving habits is the cause of problems relating to shortfalls of working capital, and hence the entrepreneurs should be aware of the need to increase savings and decrease expenditures, particularly during times of surplus.
- It is recommended that entrepreneurs register their businesses in order to take advantage of future government benefits. This will simplify the process for them.

II. Government

- Government should assist entrepreneurs by providing them with financial literacy and assistance with minimal interest rates by establishing them in formal financial institutions. This will encourage rural entrepreneurship.
- There is a decrease in the number of land holdings of farmers. Low-agro-based enterprises have a low level of confidence in their ability to compete. The Department of Agriculture can play a leadership role in this area by initiating leasing farming, providing government land for agriculture, and conducting programs to develop entrepreneurial skills for agro-based businesses that will motivate rural residents to start businesses in their communities.
- There is a need to implement an awareness program that uses successful tribal entrepreneurs as role models. This will reduce the social stigma associated with starting a business in a tribal community.
- Both the organized and unorganized sectors may provide full-time jobs as a result of the growth of tourism in rural areas. There are many benefits to establishing the tourism industry in rural areas, but they must be competitive on a high level, particularly in terms of knowledge, problem-solving skills, and self-assurance. The government might make progress in empowering locally based tourism. Partnerships between NGOs, local communities, and the public and corporate sectors. It may be possible to improve the living conditions of small communities and stop the migration to urban regions by enhancing access to infrastructure and services in the tourism area and the transportation infrastructure there.

Rural areas feature unspoiled natural beauty, which needs to be preserved in its natural state. The development of rural infrastructure should be done in a way that minimises the damage. The introduction of a cost-benefit analysis method that determines the least expensive environmental practises with the greatest benefits is necessary. The rural population should be motivated to promote rural tourism, and incentives can be offered to them to do so as long as environmental preservation is a requirement as well.

Tourists would be diverted to these places by advertisements for regional events like folk festivals, adventurous activities, sight-seeing, local cuisines, etc. The tourists ought to be encouraged to practise sustainable consumerism. Along with creating cash for the people living in rural areas, it will conserve the environment. By offering training, information, and holding conferences, seminars, and workshops in rural areas, villages will be better able to adapt to the changing demands of visitors. Offering a variety of activities and amenities in one location will draw tourists because they need a variety of activities at one location.

- The activities of entrepreneurial promotion agencies should be linked to panchayats to facilitate easy access and availability of schemes to entrepreneurs.
- To motivate young people to start businesses, the government should provide entrepreneurial education and skills training more readily available to them. Government should focus on implementing programs on a regular basis rather than only once, as changing external environments alter the challenges entrepreneurs face. By doing so, regional disparities within the state can also be reduced.
- The government should incorporate rural entrepreneurship courses into school and university curricula so that young people can think and operate practically about their future earnings and contribute to the rural economy and contribute to rural economies.
- There are some areas in the extreme interiors that do not have adequate infrastructure, such as roads, bridges, and communications facilities. In order to develop rural entrepreneurship, special attention is required. Chatradih, Indipiri, Gantura, and Baruhatu etc, are names of the villages.
- Government to provide or hire private agencies to provide entrepreneurs with training in a customized training program. Since each entrepreneur faces different challenges, a customized training program would help them meet those challenges. To cope with the current business environment, all training should be conducted on a regular basis for the next two to three years.

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Annexure- I

Questionnaire

1.	N a m e	
2.	Age	Fourteen to twenty Twenty-one- to Thirty Thirty-one to – forty Above Forty- one.
3.	Specify the gender	Male Female
4.	Address	Village Name and Block.
5.	Marital Status	Married Unmarried Widow
6.	Educational Qualification	I L L I t e r a t e, P r I m a r y Education, S e c o n d a r y Education, H I g h e r Secondary, G r a d u a t e, and others.
7.	Community	Tribal Others
8.	Land Holdings	No Land Less than one Acre More than One Acre
9.	Nature of Family	The nuclear family Joint Family
10.	Family Size	0-5 6-10 Any others?
11.	Family Income	Up to 10000 11000-15000 16000-20000 Above21000?
12.	Family Expenditure	Up to 10000 10001-15000 15001-20000 Above?

13.	Nature of rural enterprises	Agriculturally Based Enterprises Small and Micro Business
14.	Trade	Stationery Cosmetic Shop Sewing Machine Dress shop Grocery Store General Store Bangle shop Tent House Mobile Shop And Others
15.	Location of the business	Roadside, Rural Market (Haat), Rental Shop, Own Building.
16.	Any other Sources of Family income?	Cultivation Livestock Other non-farm occupations Any others?
17.	Which year did you receive grant support? (MMAJJGVY)	2015 2016 2017 2018
18.	Business Started Year?	
19.	The type of ownership	Individual, Partnership
20.	The legal status	Registered Not Registered.
21.	Number of years of experience	Up to Two Years, Three to Five Years, Five to Seven Years, Above seven Years
22.	Total time spent	Up to Five hours, Six to 10 Hours, Above 10 Hours.
23.	Income per day	Up to a Hundred Rupees, In between One Hundred one to Five Hundred Rupees, In between Five Hundred to one thousand Rupees. More than one thousand rupees.
24.	Prior to startup, migrated for employment reasons?	Yes No

25.	What motivated you to start your own business?	Family Members, Friends, Own Interest. Govt. Assistance and Support. Supportive business environment, such as little competition, high profit margins, and favourable economic conditions in the region. Any other reasons?
26.	Purpose for being in business?	Source of Income for Family Death of family head Husband Being a drinker Any Others?
27.	Satisfaction with the business	Very Satisfied, Satisfied, Dissatisfied, Very Dissatisfied.
28.	Do any of your family members help you in your business?	Yes No
29.	Obtain any formal training required to perform the business functions	Yes, No.
30.	Are you of the opinion that training is an important factor in starting and maintaining a business?	Very Much Sometimes Never
31.	Entrepreneurship training's impact	Technical skill improved Increased self-confidence in running Communication skills improved Knowledge of financial and accounting matters has been enhanced Improved marketing skills No Change
32.	Any access to a training program after the initial training period.	Yes No

33.	Opinion regarding obstacles in running your business	Yes No
34.	Factors that discourage business management	Social constraints Financial Constraints
35.	Social	Overburden of work Absence of family encouragement Marketing Problem Lack of technical expertise Fear of credit sale and recovery Not able to add value to their products through finishing, packaging. Small Size of Local Market Lack of Transport and communication Competition People have a low purchasing power Any other Reasons?
36.	Financial	Absence of collateral security Working capital shortage Shortage of fixed capital Delay in sanctioning the loan Less Risk Bearing Capacity lack of accounting skills Any other Reasons?
37.	Interest in expanding the business in the future	Yes No
38.	What are the challenges entrepreneurs face in expanding their businesses	A poor ability to take risks Lack of financing Lack of Awareness and access to business support Any others
39.	How do you resolve your financial constraints and shortfalls of money?	Money Lenders Relatives and Friends Govt. Banks Any others
40.	What are the entrepreneurial opportunities that people are seeking?	As such in Tourism, transportation, Best utilizes of any local resources (Income generation), etc. The researcher will observe and investigate the possibilities for utilizing local resources.

Apart from the above-mentioned questions, additional questions relating to the study were asked. (Situational Based).